

# Understanding Whom the LIHTC Serves

Data on Tenants in LIHTC Units  
as of December 31, 2015



**PD&R**



# **Understanding Whom the LIHTC Serves Data on Tenants in LIHTC Units as of December 31, 2015**

Office of Policy Development and Research  
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## 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. This report represents the third annual data release of information collected under this mandate. 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](http://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 HUD's 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, or DDAs, and Qualified Census Tracts, or QCTs. HUD is not involved in enforcing the statutory or regulatory compliance of LIHTC properties unless HUD subsidies are present. HUD's collection of tenant data, although required by statute, is not used in program administration.

This report represents the fourth public release of information under the HERA mandate. 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 2016 and includes tenants in LIHTC units as of December 31, 2015. Table 1 highlights the differences between the 2014 and 2015 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 2014 and 2015 LIHTC Data Submissions**

State	LIHTC Properties PIS Database						LIHTC HERA-Mandated Tenant Submission					
	2014 Data		2015 Data		Difference 2014-2015		2014 Data		2015 Data		Difference 2014-2015	
	Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units
Alabama	644	33,710	657	34,305	13	595	668	35,235	626	33,554	-42	-1,681
Alaska	96	3,670	96	3,670	0	0	106	1,108	32	1,203	-74	95
Arizona	361	27,722	375	28,718	14	996	363	28,440	366	28,610	3	170
Arkansas	492	23,200	500	23,490	8	290	391	17,222	457	20,064	66	2,842
California	3,634	287,804	3,841	303,979	207	16,175	3,219	260,741	3,477	276,780	258	16,039
Colorado	539	36,603	552	37,950	13	1,347	485	31,164	477	29,938	-8	-1,226
Connecticut	332	20,182	359	22,450	27	2,268	231	15,607	243	17,623	12	2,016
Delaware	122	7,334	239	14,459	117	7,125	125	6,973	126	7,114	1	141
District of Columbia	159	19,216	168	20,274	9	1,058	261	16,555	272	14,573	11	-1,982
Florida	1,302	178,909	1,323	180,894	21	1,985	1,029	149,986	1,060	152,625	31	2,639
Georgia	940	89,546	945	90,895	5	1,349	484	40,001	807	58,187	323	18,186
Guam	7	587	7	588	0	1	7	587	7	595	0	8
Hawaii	86	7,626	176	15,664	90	8,038	83	7,831	102	8,215	19	384
Idaho	205	8,533	246	10,357	41	1,824	204	8,284	215	8,935	11	651
Illinois	1,090	83,338	1,149	87,179	59	3,841	1,096	60,226	262	7,844	-834	-52,382
Indiana	648	42,695	656	42,915	8	220	424	28,009	593	38,510	169	10,501
Iowa	514	20,262	527	20,926	13	664	487	18,512	502	19,544	15	1,032
Kansas	479	21,625	491	21,840	12	215	3,221	20,013	3,158	20,243	-63	230
Kentucky	780	28,683	847	31,613	67	2,930	530	13,715	534	14,451	4	736
Louisiana	776	43,702	1,020	56,180	244	12,478	538	27,566	606	31,651	68	4,085
Maine	203	7,052	213	7,387	10	335	185	6,646	191	6,868	6	222
Maryland	448	41,577	448	41,577	0	0	370	33,026	411	36,628	41	3,602
Massachusetts	880	62,244	909	64,076	29	1,832	634	45,414	692	50,412	58	4,998
Michigan	1,041	64,776	1,067	67,205	26	2,429	1,052	64,889	1,009	61,518	-43	-3,371
Minnesota	872	41,148	1,026	52,982	154	11,834	731	33,285	758	34,297	27	1,012
Mississippi	662	34,289	685	35,432	23	1,143	538	28,537	552	30,012	14	1,475
Missouri	1,713	60,692	1,721	61,219	8	527	861	34,321	964	43,802	103	9,481
Montana	189	5,797	194	5,976	5	179	184	5,313	50	1,551	-134	-3,762
Nebraska	335	11,223	343	11,517	8	294	329	10,859	333	10,919	4	60
Nevada	231	23,174	335	32,880	104	9,706	195	19,560	197	18,398	2	-1,162
New Hampshire	208	7,494	211	7,689	3	195	176	5,540	194	6,711	18	1,171
New Jersey	626	44,837	1,075	82,676	449	37,839	431	25,983	494	33,863	63	7,880
New Mexico	311	19,600	311	19,600	0	0	216	14,447	232	15,433	16	986
New York <sup>a</sup>	2,859	174,891	2,905	180,333	46	5,442	1,540	124,488	1,472	124,658	-68	170
North Carolina	1,425	57,079	1,498	63,288	73	6,209	923	50,222	963	36,885	40	-13,337
North Dakota	176	5,300	180	5,296	4	-4	173	5,210	173	5,402	0	192
Ohio	1,551	100,449	1,584	102,578	33	2,129	1,120	72,162	1,177	78,201	57	6,039
Oklahoma	531	26,506	531	26,506	0	0	398	17,990	410	19,904	12	1,914
Oregon	589	34,310	610	35,328	21	1,018	268	15,718	352	20,542	84	4,824
Pennsylvania	1,075	49,133	1,077	49,242	2	109	1,016	47,640	984	47,243	-32	-397
Puerto Rico	207	18,944	213	19,510	6	566	197	17,528	201	18,062	4	534
Rhode Island	158	10,376	161	10,548	3	172	170	10,525	171	10,672	1	147
South Carolina	553	29,858	586	31,221	33	1,363	505	25,890	532	28,953	27	3,063
South Dakota	228	8,124	232	8,276	4	152	165	6,192	169	6,317	4	125
Tennessee	578	47,602	578	47,602	0	0	511	39,782	530	42,384	19	2,602
Texas	2,051	223,702	2,144	234,173	93	10,471	1,539	176,511	1,609	185,117	70	8,606
Utah	354	19,074	362	19,470	8	396	332	16,401	356	19,227	24	2,826
Vermont	258	5,877	263	5,960	5	83	247	5,885	256	6,174	9	289
U.S. Virgin Islands	24	1,076	24	1,076	0	0	23	892	27	1,251	4	359
Virginia	958	84,438	973	85,631	15	1,193	911	77,700	938	81,982	27	4,282
Washington	937	71,068	937	71,068	0	0	827	62,340	476	32,240	-351	-30,100
West Virginia	261	11,919	270	12,475	9	556	240	10,682	246	11,274	6	592
Wisconsin	878	30,046	933	27,912	55	-2,134	791	34,266	483	21,147	-308	-13,119
Wyoming	94	4,066	95	4,093	1	27	94	3,859	94	3,957	0	98
<b>Total</b>	<b>36,790</b>	<b>2,423,175</b>	<b>38,988</b>	<b>2,581,222</b>	<b>2,198</b>	<b>158,047</b>	<b>36,516</b>	<b>1,937,538</b>	<b>33,879</b>	<b>1,942,323</b>	<b>-2,637</b>	<b>4,785</b>

HERA = Housing and Economic Recovery Act. LIHTC = Low-Income Housing Tax Credit. PIS = LIHTC properties placed in service database.

Note: The 2014 data are identical to those reported in *Data on Tenants in LIHTC Units as of December 31, 2014* and do not include information on properties placed in service prior to 2015 that was reported with the 2015 PIS data collection.

<sup>a</sup> Neither the 2014 nor 2015 totals include tenant data from one of New York City's suballocators, the Department of Housing Preservation & Development (HPD).

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

State	2015 LIHTC Properties PIS Database				2015 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	657	34,305	85.1	85.8	626	33,554	88.8	87.4
Alaska	96	3,670	18.8	24.0	32	1,203	56.3	75.6
Arizona	375	28,718	94.4	94.9	366	28,610	95.4	96.1
Arkansas	500	23,490	83.0	80.7	457	20,064	89.9	88.3
California	3,841	303,979	80.1	81.5	3,477	276,780	86.7	86.2
Colorado	552	37,950	83.3	80.5	477	29,938	94.3	93.1
Connecticut	359	22,450	61.6	73.2	243	17,623	84.8	85.5
Delaware	239	14,459	96.7	96.9	126	7,114	99.2	99.7
District of Columbia	168	20,274	67.3	64.5	272	14,573	75.7	78.6
Florida	1,323	180,894	76.5	81.0	1,060	152,625	93.9	93.8
Georgia	945	90,895	59.9	63.8	807	58,187	81.9	82.3
Guam	7	588	100.0	100.0	7	595	100.0	100.0
Hawaii	176	15,664	89.8	86.5	102	8,215	95.1	96.4
Idaho	246	10,357	99.2	99.4	215	8,935	99.5	99.8
Illinois	1,149	87,179	7.9	8.9	262	7,844	88.5	74.1
Indiana	656	42,915	84.9	84.8	593	38,510	93.3	94.9
Iowa	527	20,926	94.5	97.3	502	19,544	99.2	99.7
Kansas	491	21,840	80.0	80.2	3,158	20,243	80.3	81.0
Kentucky	847	31,613	67.3	77.0	534	14,451	98.9	99.6
Louisiana	1,020	56,180	67.2	74.6	606	31,651	94.9	95.4
Maine	213	7,387	87.3	91.0	191	6,868	95.8	97.1
Maryland	448	41,577	64.1	61.0	411	36,628	68.1	70.1
Massachusetts	909	64,076	62.8	68.0	692	50,412	79.6	80.7
Michigan	1,067	67,205	89.7	87.0	1,009	61,518	94.2	93.5
Minnesota	1,026	52,982	78.7	82.2	758	34,297	92.3	94.0
Mississippi	685	35,432	76.4	84.5	552	30,012	91.7	92.6
Missouri	1,721	61,219	54.6	76.9	964	43,802	94.7	93.7
Montana	194	5,976	23.2	26.1	50	1,551	88.0	97.5
Nebraska	343	11,517	97.1	98.5	333	10,919	100.0	100.0
Nevada	335	32,880	74.0	72.4	197	18,398	100.0	100.0
New Hampshire	211	7,689	89.1	89.8	194	6,711	94.3	94.3
New Jersey	1,075	82,676	56.5	56.3	494	33,863	97.0	97.2
New Mexico	311	19,600	52.1	59.8	232	15,433	69.8	76.2
New York <sup>a</sup>	2,905	180,333	47.4	63.5	1,472	124,658	91.4	90.4
North Carolina	1,498	63,288	70.0	90.0	963	36,885	99.8	99.8
North Dakota	180	5,296	84.4	87.9	173	5,402	88.4	89.6
Ohio	1,584	102,578	72.3	76.6	1,177	78,201	93.5	93.8
Oklahoma	531	26,506	65.9	63.1	410	19,904	84.1	81.4
Oregon	610	35,328	52.6	56.2	352	20,542	90.3	92.1
Pennsylvania	1,077	49,242	83.5	88.5	984	47,243	90.3	92.0
Puerto Rico	213	19,510	93.9	94.0	201	18,062	99.5	99.8
Rhode Island	161	10,548	99.4	99.8	171	10,672	98.2	99.1
South Carolina	586	31,221	81.2	83.2	532	28,953	85.5	85.8
South Dakota	232	8,276	67.7	72.8	169	6,317	91.1	93.5
Tennessee	578	47,602	90.7	90.8	530	42,384	98.9	98.8
Texas	2,144	234,173	70.8	75.2	1,609	185,117	93.4	93.5
Utah	362	19,470	97.2	99.2	356	19,227	98.9	98.9
Vermont	263	5,960	95.8	96.2	256	6,174	98.0	97.4
U.S. Virgin Islands	24	1,076	87.5	85.3	27	1,251	77.8	75.9
Virginia	973	85,631	94.9	97.7	938	81,982	95.6	97.1
Washington	937	71,068	1.6	4.1	476	32,240	74.8	0.0
West Virginia	270	12,475	80.0	75.2	246	11,274	87.4	85.9
Wisconsin	933	27,912	55.0	55.7	483	21,147	98.1	99.3
Wyoming	95	4,093	98.9	99.3	94	3,957	100.0	100.0
<b>Total</b>	<b>38,988</b>	<b>2,581,222</b>	<b>68.7</b>	<b>73.2</b>	<b>33,879</b>	<b>1,942,323</b>	<b>83.1</b>	<b>89.7</b>

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

<sup>a</sup> 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	Equals Reported	Greater Than Reported	Total (%)
		Household Size at Certification (%)	Household Size at Certification (%)	Household Size at Certification (%)	
Alabama	0.0	3.0	91.7	5.2	100.0
Alaska <sup>a</sup>	52.2	1.3	44.7	1.7	100.0
Arizona	0.0	0.0	99.6	0.4	100.0
Arkansas	0.0	0.0	99.5	0.5	100.0
California	2.1	1.5	96.2	0.3	100.0
Colorado	0.0	0.5	99.2	0.3	100.0
Connecticut	3.3	2.0	94.7	0.0	100.0
Delaware	0.0	0.0	100.0	0.0	100.0
District of Columbia <sup>a</sup>	41.4	7.0	50.7	0.9	100.0
Florida <sup>a, b</sup>	2.9	63.7	33.4	0.0	100.0
Georgia	0.0	0.0	100.0	0.0	100.0
Guam	0.2	6.7	85.5	7.6	100.0
Hawaii	1.9	0.2	97.9	0.0	100.0
Idaho	2.9	0.7	95.5	0.9	100.0
Illinois <sup>a</sup>	81.9	0.3	17.3	0.5	100.0
Indiana	0.0	5.6	88.4	6.0	100.0
Iowa	5.8	0.5	93.4	0.2	100.0
Kansas <sup>a</sup>	8.5	40.5	51.1	0.0	100.0
Kentucky	0.0	6.8	86.5	6.6	100.0
Louisiana	0.0	0.4	99.2	0.3	100.0
Maine	0.0	0.0	99.5	0.5	100.0
Maryland	3.5	0.4	96.1	0.0	100.0
Massachusetts	2.6	0.6	96.9	0.0	100.0
Michigan	4.4	0.0	95.0	0.6	100.0
Minnesota	19.4	4.2	75.7	0.6	100.0
Mississippi	6.6	0.4	92.5	0.5	100.0
Missouri	5.8	0.1	93.9	0.2	100.0
Montana	4.8	0.0	95.1	0.1	100.0
Nebraska	6.2	0.4	92.8	0.5	100.0
Nevada	4.3	0.0	95.4	0.3	100.0
New Hampshire	0.0	0.0	99.7	0.3	100.0
New Jersey	0.0	0.0	100.0	0.0	100.0
New Mexico	0.0	2.2	97.6	0.2	100.0
New York <sup>a</sup>	42.3	2.0	55.1	0.5	100.0
North Carolina	6.2	5.2	82.2	6.5	100.0
North Dakota <sup>a, b</sup>	5.9	43.2	50.9	0.0	100.0
Ohio	0.0	4.1	91.1	4.9	100.0
Oklahoma	6.9	0.0	92.9	0.2	100.0
Oregon	0.0	0.0	99.7	0.3	100.0
Pennsylvania	0.3	0.0	95.2	4.5	100.0
Puerto Rico	2.0	0.0	97.9	0.1	100.0
Rhode Island	0.0	0.0	98.9	1.1	100.0
South Carolina	0.0	0.0	99.7	0.3	100.0
South Dakota	0.0	0.0	99.8	0.2	100.0
Tennessee	0.0	3.0	92.2	4.8	100.0
Texas <sup>a, b</sup>	100.0	0.0	0.0	0.0	100.0
Utah	3.9	0.0	95.9	0.1	100.0
Vermont	0.0	0.0	99.1	0.9	100.0
U.S. Virgin Islands	3.2	0.0	96.8	0.0	100.0
Virginia	0.0	0.0	99.6	0.4	100.0
Washington	0.0	1.8	92.8	5.4	100.0
West Virginia	6.5	0.1	93.4	0.0	100.0
Wisconsin	0.0	0.4	96.1	3.5	100.0
Wyoming	5.1	0.0	94.5	0.4	100.0
<b>Total</b>	<b>14.9</b>	<b>6.7</b>	<b>77.3</b>	<b>1.1</b>	<b>100.0</b>

<sup>a</sup> Alaska, Illinois, and Texas reported household size at certification for less than one-half of its tenants. The District of Columbia, Kansas, New York, and North Dakota reported household size at certification for approximately 50 percent to 55 percent.

<sup>b</sup> Florida, North Dakota, and Texas provided information for only one household member.

<sup>c</sup> Does not include tenant data from the New York City Department of Housing Preservation & Development.

## II. Comparison of 2014 and 2015 Data Submissions

Table 1 provides a comparison of HUD’s 2014 and 2015 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 2014 data presented in table 1 are identical to those reported in *Data on Tenants in LIHTC Units as of December 31, 2014* and do *not* include updated information on properties placed in service prior to 2015 that was reported with the 2015 LIHTC properties placed in service (PIS) data collection.<sup>1</sup> The changes between 2014 and 2015 all represent *net* changes in either total properties or total units.

In aggregate, a net increase of 2,198 active properties containing 158,047 units was recorded in HUD’s 2015 LIHTC PIS database compared with the 2014 version. For the HERA-mandated tenant data, a net additional 4,785 units were reported in the 2015 data compared with the number in the 2014 data. The increase reflects both an increase in the stock of LIHTC units—that is, those placed in service in 2015—and newly reported information on units not submitted in the previous collection. The highlighted rows in the last four columns indicate states whose total unit counts are lower in the 2015 HERA data than in the 2014 data.

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<sup>1</sup> HFAs reported 249 LIHTC properties placed in service in 2014 with the 2015 properties. These properties were not previously reported.

### **III. Assessing Completeness of 2015 Tenant Data**

The LIHTC is administered by 66 state-level and, in limited instances, substate allocating HFAs (for simplicity, hereafter referred to as “states”).<sup>2</sup> 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 counties<sup>3</sup> receive suballocations from New York State. Minnesota allows seven local governments<sup>4</sup> to allocate tax credits.<sup>5</sup>

#### **A. States Submitting Tenant Data**

HUD requests tenant data and property characteristics from the 64 agencies that conduct program compliance.<sup>6</sup> One of the HFAs administering the LIHTC in New York City, the New York City Department of Housing Preservation & Development (HPD), did not submit 2014 or 2015 tenant information. LIHTC Properties under the purview of the New York City Department of Housing Preservation & Development (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**

HUD’s 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

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<sup>2</sup> 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.

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

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

<sup>5</sup> The suballocators in Minnesota monitor for compliance and, beginning with the 2015 data, report tenant and property data directly to HUD.

<sup>6</sup> 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 2014, 2015, or 2016.<sup>7</sup>

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,<sup>8</sup> summarized in table 2. The time period covered in HUD's PIS data collection is consistent with the tenant collection and currently includes properties placed in service through 2015. HUD's PIS database also has known undercounting, primarily for the most recently collected placed-in-service years.<sup>9</sup> 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, 38,988 properties were reported as in service and monitored for LIHTC compliance in 2015. State HFAs, however, submitted tenant information for 33,879 properties.<sup>10</sup> As expected, most states reported more properties in 2015, some with large increases. Georgia reported almost twice as many properties in its 2015 tenant data. Several states—Alabama, Colorado, the District of Columbia, Illinois, Michigan, Montana, Nevada, North Carolina, Pennsylvania, Washington, and Wisconsin—reported fewer units than in their previous submission. These changes are shown in table 1.

### C. LIHTC Rent-Restricted Units

The HERA-mandated collection of LIHTC tenant data is intended to include all rent-restricted LIHTC units. Because HUD's PIS data include primarily only property address and, in only limited cases, building address, it is not possible to match actual units between the two data sets. 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, 2.581 million active LIHTC units are in HUD's PIS database. State HFAs, however, reported data on tenants in 1.942 million units through the HERA-mandated tenant submission to HUD. Almost nine-tenths (89.7 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 percent.

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<sup>7</sup> Although HUD requested information for tenants as of December 31, 2015, some states provided the most recent income certification information, which was from 2016.

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

<sup>9</sup> 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.

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

The aggregate count of reported units increased slightly to 1.942 million units compared with 1.938 million units in the 2014 data, reflecting better overall reporting.<sup>11</sup> Georgia, Indiana, and Oregon provided more than one-third more units in their 2015 submissions than for 2014. Several states, most notably Illinois, North Carolina, Washington, and Wisconsin, 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, Texas, provided data for only one member per household, reported as the head of the household.<sup>12</sup> 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 quite complete overall; household size is missing in 14.9 percent of all reported households, but about two-thirds of those are households in Texas. With the exception of Alaska, the District of Columbia, Illinois, New York, and Texas—which did not report household size for at least two-fifths of its reported households—and Florida, North Dakota, and Texas—which provided information for only one household member per unit<sup>13</sup>—this variable can be used to assess the completeness of household members in the tenant data.

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<sup>11</sup> This total includes both vacant and occupied units.

<sup>12</sup> 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.

<sup>13</sup> North Dakota reported two members per household for 231 of their 4,723 reported households. No reported household in North Dakota contained information for more than two members.

## IV. Race and Ethnicity of Tenants

HUD's LIHTC Tenant Data Collection Form requests race according to standards set by the U.S. Office of Management and Budget and also used by HUD's 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 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 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. Further, in accordance with fair housing laws, tenants are not required to report their race or ethnicity. Four states—Alaska, Illinois, Montana, and Washington—submitted information for less than approximately one-third of their active LIHTC property stock. Totals for New York are less than approximately one-half of its active LIHTC stock, primarily because 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 less than one-half of all states reported all members, or nearly all members, of each *reported* LIHTC household, and eight states, highlighted in gray, 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.<sup>14</sup>

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.<sup>15</sup> Three states—Florida, Ohio, and Texas—did not provide race or ethnicity information for any heads of household.<sup>16</sup> In addition, North Dakota and Pennsylvania reported race and ethnicity for only 4.9 and 4.3 percent, respectively, of occupied units. Kentucky and Maine were the only other states to report this information for less than one-half of its reported households.

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<sup>14</sup> 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.

<sup>15</sup> For example, although the Alaska Housing Finance Corporation submitted both race and ethnicity data for 80.2 percent of reported heads of household, the tenant data for Alaska include only 18.8 percent of its LIHTC stock.

<sup>16</sup> 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 Race) (%)			
Alabama	85.1	25.8	52.8	0.2	0.2	0.1	0.4	0.5	20.1	100.0
Alaska	18.8	45.6	9.5	6.6	18.0	5.6	0.6	4.4	9.8	100.0
Arizona	94.4	31.5	10.1	0.8	6.4	0.3	1.8	33.9	15.3	100.0
Arkansas	83.0	39.4	47.3	0.3	0.4	0.3	0.9	2.7	8.7	100.0
California	80.1	20.3	13.9	10.8	0.8	0.4	2.0	31.1	20.7	100.0
Colorado	83.3	30.8	8.8	1.3	0.6	0.2	3.2	21.8	33.4	100.0
Connecticut	61.6	32.0	26.5	0.8	0.4	0.2	1.5	26.4	12.2	100.0
Delaware	96.7	25.0	64.8	0.7	0.6	0.2	0.9	7.2	0.6	100.0
District of Columbia	67.3	2.0	67.6	0.4	0.2	0.1	0.5	3.7	25.6	100.0
Florida <sup>a</sup>	76.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Georgia	59.9	16.0	63.8	1.1	0.1	0.1	1.3	2.5	15.2	100.0
Guam	100.0	3.0	0.7	28.7	0.2	66.4	0.2	0.0	0.8	100.0
Hawaii	89.8	15.3	1.7	28.8	0.3	22.7	7.9	6.8	16.4	100.0
Idaho	99.2	72.9	1.8	1.1	1.5	0.2	0.9	9.2	12.2	100.0
Illinois	7.9	14.4	65.5	3.9	2.0	0.1	0.5	5.1	8.5	100.0
Indiana	84.9	46.9	35.4	0.0	0.2	0.1	1.0	1.0	15.4	100.0
Iowa	94.5	55.5	11.8	1.1	0.5	0.1	0.8	2.8	27.4	100.0
Kansas	80.0	46.1	16.1	0.6	0.6	0.1	6.2	3.8	26.4	100.0
Kentucky	67.3	20.8	17.4	0.0	0.1	0.0	0.3	0.2	61.0	100.0
Louisiana	67.2	10.4	52.0	0.1	0.1	0.0	1.9	9.4	26.2	100.0
Maine	87.3	32.7	0.9	0.1	0.6	0.0	0.5	11.6	53.5	100.0
Maryland	64.1	22.5	53.3	1.9	0.3	0.2	1.0	6.2	14.7	100.0
Massachusetts	62.8	31.3	18.2	5.6	0.3	0.1	1.8	28.6	14.1	100.0
Michigan	89.7	37.3	28.4	0.5	0.3	0.0	1.2	1.8	30.5	100.0
Minnesota	78.7	31.7	24.1	1.9	2.3	0.1	0.5	1.8	37.5	100.0
Mississippi	76.4	17.7	65.5	0.4	0.1	0.0	1.4	0.8	13.9	100.0
Missouri	54.6	50.2	32.1	0.3	0.2	0.1	1.5	1.8	13.8	100.0
Montana	23.2	72.4	1.0	0.4	3.1	0.1	1.6	3.3	18.2	100.0
Nebraska	97.1	41.9	15.4	0.4	0.9	0.1	1.2	4.7	35.4	100.0
Nevada	74.0	37.4	13.5	1.8	0.6	0.7	1.8	15.7	28.4	100.0
New Hampshire	89.1	46.0	1.3	0.3	0.1	0.0	3.3	16.0	32.9	100.0
New Jersey	56.5	22.3	36.2	1.0	0.2	0.1	1.2	9.6	29.5	100.0
New Mexico	52.1	17.8	2.8	0.5	7.5	0.1	3.2	43.7	24.3	100.0
New York <sup>b</sup>	47.4	16.8	26.9	2.1	0.3	0.1	0.5	18.8	34.5	100.0
North Carolina	70.0	25.0	49.7	0.6	0.8	0.2	0.0	3.1	20.6	100.0
North Dakota <sup>a</sup>	84.4	5.9	0.0	0.0	0.0	0.0	0.0	0.0	94.1	100.0
Ohio	72.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Oklahoma	65.9	60.1	19.5	0.6	6.9	0.3	2.3	3.4	7.0	100.0
Oregon	52.6	12.6	2.4	0.6	0.4	0.2	0.4	33.4	50.0	100.0
Pennsylvania <sup>a</sup>	83.5	0.0	0.0	0.0	0.0	0.0	0.0	5.3	94.7	100.0
Puerto Rico	93.9	2.2	0.0	0.0	0.0	0.0	0.2	83.4	14.1	100.0
Rhode Island	99.4	43.0	10.0	0.7	1.0	0.1	2.4	24.1	18.6	100.0
South Carolina	81.2	19.9	61.0	0.3	0.2	0.0	1.2	2.7	14.6	100.0
South Dakota	67.7	33.5	3.2	0.7	11.4	0.1	2.6	7.2	41.3	100.0
Tennessee	90.7	36.9	49.0	0.5	0.2	0.1	1.1	1.3	10.8	100.0
Texas <sup>a</sup>	70.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Utah	97.2	41.4	2.1	1.0	0.7	0.6	1.3	8.6	44.3	100.0
Vermont	95.8	38.6	2.5	0.9	0.1	0.0	3.0	24.2	30.5	100.0
U.S. Virgin Islands	87.5	0.5	41.1	0.0	0.0	0.0	0.6	12.7	45.1	100.0
Virginia	94.9	19.1	43.7	1.8	0.2	0.1	2.7	10.3	22.2	100.0
Washington <sup>a</sup>	1.6	40.4	11.1	5.5	1.9	1.0	1.6	10.8	27.7	100.0
West Virginia	80.0	75.8	13.8	0.2	0.1	0.1	0.4	1.4	8.2	100.0
Wisconsin	55.0	58.6	12.9	1.0	1.3	0.1	0.7	4.1	21.3	100.0
Wyoming	98.9	62.4	3.0	0.5	2.5	0.4	1.1	7.8	22.4	100.0
<b>Total</b>	<b>68.7</b>	<b>21.2</b>	<b>21.5</b>	<b>2.5</b>	<b>0.7</b>	<b>0.3</b>	<b>1.2</b>	<b>11.4</b>	<b>41.4</b>	<b>100.0</b>

<sup>a</sup> Shaded states submitted all household members for less than one-half of their reported occupied units.

<sup>b</sup> 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 handicapped. A tenant’s response, or nonresponse, does not affect the tenant’s ability to claim disability benefits or to request handicapped-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, data from three states—Alaska, Georgia, 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 HUD’s ability to report disability status.

Table 5 provides household-level information on the presence of at least one disabled tenant 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 and North Dakota provided disability status for only the head of household. Further, Kansas reported disability status for less than 20 percent of their reported households, and Texas did not report disability status for any household members.

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 and likely biases the estimate of disabled individuals downward from the actual percentage.

**Table 5. LIHTC Households With Disabled Members**

State	Properties Reported (%)	All Household Members Reported <sup>a</sup> (%)	Disability Status Reported for At Least One Member (%)	At least One Member Reported as Disabled (%)
Alabama	84.0	91.7	100.0	6.2
Alaska	17.7	84.7	96.8	18.2
Arizona	96.1	99.6	100.0	9.6
Arkansas	72.6	99.5	100.0	12.4
California	77.2	88.5	90.7	11.9
Colorado	85.7	75.7	84.2	4.4
Connecticut	62.3	92.9	91.5	12.9
Delaware	93.4	100.0	100.0	4.1
District of Columbia	75.5	39.8	55.8	6.2
Florida <sup>b</sup>	77.5	32.8	100.0	3.2
Georgia	38.5	100.0	100.0	1.3
Guam	100.0	68.8	92.3	1.4
Hawaii	91.9	96.0	95.4	6.8
Idaho	99.5	97.3	99.8	26.8
Illinois	65.6	80.6	98.7	4.2
Indiana	63.1	84.1	100.0	11.0
Iowa	94.0	98.8	89.3	11.4
Kansas <sup>d</sup>	79.3	45.0	7.3	23.7
Kentucky	66.7	83.7	100.0	0.0
Louisiana	67.1	99.0	100.0	3.8
Maine	89.2	99.6	100.0	18.3
Maryland	66.1	94.4	95.1	8.1
Massachusetts	64.0	95.8	96.0	21.4
Michigan	95.3	98.9	74.8	10.3
Minnesota	75.2	78.8	93.4	7.7
Mississippi	75.1	99.1	90.0	8.7
Missouri	51.2	99.4	93.8	10.1
Montana	95.2	97.5	98.9	16.7
Nebraska	97.3	98.8	96.3	10.1
Nevada	76.6	99.7	86.9	10.9
New Hampshire	84.6	99.5	100.0	7.7
New Jersey	35.8	100.0	100.0	4.4
New Mexico	62.4	97.2	100.0	6.4
New York <sup>c</sup>	46.7	68.5	70.4	17.0
North Carolina	65.5	63.0	95.5	14.7
North Dakota <sup>b</sup>	89.2	52.5	45.5	0.0
Ohio	70.5	92.4	100.0	5.7
Oklahoma	64.6	99.4	96.8	10.4
Oregon	44.5	99.6	100.0	11.1
Pennsylvania	87.7	94.7	10.1	11.0
Puerto Rico	94.7	99.9	100.0	6.7
Rhode Island	98.7	96.5	100.0	33.9
South Carolina	79.6	99.7	100.0	5.0
South Dakota	67.1	99.7	100.0	12.6
Tennessee	88.2	92.0	100.0	10.6
Texas <sup>d</sup>	70.6	38.8	0.0	0.0
Utah	93.8	99.8	93.2	7.5
Vermont	91.1	98.9	100.0	15.2
U.S. Virgin Islands	87.5	93.2	95.4	2.7
Virginia	95.8	99.6	100.0	5.7
Washington	0.9	99.2	72.5	30.2
West Virginia	82.0	93.8	94.1	20.3
Wisconsin	89.2	95.4	85.2	11.6
Wyoming	100.0	99.6	88.2	13.4
<b>Total</b>	<b>69.5</b>	<b>80.4</b>	<b>80.6</b>	<b>9.5</b>

<sup>a</sup> The percentage of occupied units in which reported household members equal reported household size at certification.

<sup>b</sup> Florida and North Dakota provided disability status for only the head of household.

<sup>c</sup> Does not include tenant data from the New York City Department of Housing Preservation & Development.

<sup>d</sup> Kansas reported disability status for less than one-half of reported households. Texas did not report disability status at all.

**Table 6. Disability Status of Individual Household Members**

State	Properties Reported (%)	All Household Members Reported <sup>a</sup> (% of Households)	Disability Status is Reported (% of Individuals)	Reported as Disabled (% of Individuals)
Alabama	85.1	91.7	100.0	3.4
Alaska	18.8	44.7	97.8	8.9
Arizona	94.4	99.6	100.0	4.5
Arkansas	83.0	99.5	100.0	7.0
California	80.1	96.2	92.6	5.3
Colorado	83.3	99.2	100.0	2.0
Connecticut	61.6	94.7	94.7	8.6
Delaware	96.7	100.0	100.0	2.2
District of Columbia	67.3	50.7	65.5	3.7
Florida <sup>b</sup>	76.5	33.4	100.0	3.5
Georgia	59.9	100.0	100.0	0.9
Guam	100.0	85.5	99.7	0.2
Hawaii	89.8	97.9	94.6	3.4
Idaho	99.2	95.5	98.8	13.0
Illinois	7.9	17.3	95.3	9.1
Indiana	84.9	88.4	100.0	5.3
Iowa	94.5	93.4	86.8	6.4
Kansas	80.0	51.1	14.4	5.4
Kentucky	67.3	86.5	100.0	0.0
Louisiana	67.2	99.2	100.0	2.7
Maine	87.3	99.5	100.0	9.4
Maryland	64.1	96.1	96.4	6.7
Massachusetts	62.8	96.9	96.8	13.0
Michigan	89.7	95.0	75.5	6.4
Minnesota	78.7	75.7	94.1	4.6
Mississippi	76.4	92.5	90.4	3.8
Missouri	54.6	93.9	90.2	6.4
Montana	23.2	95.1	99.8	10.8
Nebraska	97.1	92.8	85.4	5.1
Nevada	74.0	95.4	91.9	6.5
New Hampshire	89.1	99.7	100.0	6.0
New Jersey	56.5	100.0	100.0	2.4
New Mexico	52.1	97.6	100.0	3.8
New York <sup>c</sup>	47.4	55.1	78.5	9.7
North Carolina	70.0	82.2	96.6	9.8
North Dakota <sup>b</sup>	84.4	50.9	39.8	0.0
Ohio	72.3	91.1	99.9	2.6
Oklahoma	65.9	92.9	92.3	5.2
Oregon	52.6	99.7	100.0	7.7
Pennsylvania <sup>d</sup>	83.5	95.2	6.7	6.7
Puerto Rico	93.9	97.9	100.0	3.2
Rhode Island	99.4	98.9	100.0	19.5
South Carolina	81.2	99.7	100.0	3.0
South Dakota	67.7	99.8	100.0	5.6
Tennessee	90.7	92.2	100.0	4.6
Texas <sup>d</sup>	70.8	0.0	0.0	0.0
Utah	97.2	95.9	93.4	5.1
Vermont	95.8	99.1	100.0	9.1
U.S. Virgin Islands	87.5	96.8	96.0	1.1
Virginia	94.9	99.6	100.0	3.2
Washington	1.6	92.8	71.5	15.9
West Virginia	80.0	93.4	96.1	10.9
Wisconsin	55.0	96.1	79.3	6.7
Wyoming	98.9	94.5	88.9	6.4
<b>Total</b>	<b>68.7</b>	<b>77.3</b>	<b>86.2</b>	<b>5.3</b>

<sup>a</sup> Reported household members equal reported "Household Size at Certification."

<sup>b</sup> Florida and North Dakota provided disability status for only the head of household.

<sup>c</sup> Does not include tenant data from the New York City Department of Housing Preservation & Development.

<sup>d</sup> Pennsylvania reported disability status for less than 10 percent of household members. Texas did not report disability status for any household members.

## VI. Family Composition and Age

Many states use the LIHTC to address affordable housing shortages for families and seniors, specifically. 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 the relationship to the head of household. HUD's 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.<sup>17</sup> Some states did not collect date of birth for all LIHTC tenants before the HERA mandate, instead opting to collect 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, 2015. The relationship to head of household is used to identify the head for households that are headed by an elderly person.

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 and Texas 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 size at certification. The second and third columns provide reporting rates for date of birth for heads of household and all members, respectively. North Dakota provided dates of birth for only a small percentage of reported household members, preventing the calculation of a reliable estimate. Tabulations for this state were suppressed.

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<sup>17</sup> 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)	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	91.7	100.0	100.0	40.3	25.6	25.1
Alaska	44.7	96.6	97.8	40.4	26.0	24.9
Arizona	99.6	99.9	99.8	47.2	27.2	26.3
Arkansas	99.5	99.3	99.4	41.1	26.3	25.8
California	96.2	97.6	98.8	38.5	37.2	35.5
Colorado	99.2	99.0	99.3	38.9	25.6	24.8
Connecticut	94.7	92.7	95.8	29.3	39.9	39.0
Delaware	100.0	99.3	92.9	40.2	27.7	27.1
District of Columbia	50.7	85.9	91.3	28.1	24.2	23.5
Florida	33.4	<i>Data Not Reported</i>				
Georgia	100.0	97.5	93.4	36.2	29.2	28.6
Guam	85.5	99.2	99.6	81.8	10.4	5.0
Hawaii	97.9	95.5	97.7	33.4	46.2	44.3
Idaho	95.5	97.6	98.4	38.4	28.6	28.0
Illinois	17.3	93.5	95.8	26.5	39.8	39.3
Indiana	88.4	99.9	99.8	40.0	26.4	25.8
Iowa	93.4	94.2	96.4	30.0	30.6	30.0
Kansas	51.1	91.5	92.1	18.7	29.8	29.7
Kentucky	86.5	99.2	98.7	34.6	27.9	27.8
Louisiana	99.2	98.1	98.4	44.8	24.3	23.6
Maine	99.5	99.6	99.8	31.4	40.5	39.6
Maryland	96.1	96.0	97.4	27.3	44.9	44.2
Massachusetts	96.9	96.3	97.9	32.9	35.8	34.6
Michigan	95.0	95.6	97.0	29.1	35.4	34.9
Minnesota	75.7	93.0	90.7	36.2	22.8	22.0
Mississippi	92.5	93.4	96.6	46.7	17.4	16.9
Missouri	93.9	94.2	96.3	29.4	31.7	31.3
Montana	95.1	95.2	96.8	23.7	34.9	34.5
Nebraska	92.8	93.7	96.5	37.6	27.6	27.0
Nevada	95.4	95.6	97.5	28.7	42.2	41.4
New Hampshire	99.7	99.0	99.3	34.1	41.2	40.1
New Jersey	100.0	91.3	86.4	25.8	42.6	41.9
New Mexico	97.6	97.5	98.8	44.3	21.3	20.5
New York <sup>b</sup>	55.1	65.7	75.5	20.1	25.6	24.9
North Carolina	82.2	93.2	95.7	34.4	32.4	31.9
North Dakota	50.9	0.1	0.1	<i>Data Suppressed<sup>c</sup></i>		
Ohio	91.1	98.9	99.3	36.2	32.1	31.5
Oklahoma	92.9	93.0	95.6	35.7	32.3	32.0
Oregon	99.7	100.0	99.9	33.2	31.4	30.7
Pennsylvania	95.2	95.4	97.2	27.6	46.7	46.1
Puerto Rico	97.9	98.0	98.7	41.4	37.8	37.4
Rhode Island	98.9	100.0	99.9	24.6	43.6	42.8
South Carolina	99.7	99.8	99.8	47.9	24.2	23.6
South Dakota	99.8	99.5	99.7	48.8	24.3	23.7
Tennessee	92.2	100.0	99.9	45.7	20.7	19.9
Texas	0.0	<i>Data Not Reported</i>				
Utah	95.9	96.1	94.9	40.2	18.5	17.8
Vermont	99.1	99.5	99.6	27.9	41.8	40.9
U.S. Virgin Islands	96.8	96.3	98.1	56.0	17.6	16.3
Virginia	99.6	99.8	99.8	42.1	26.8	25.8
Washington	92.8	90.3	91.3	27.5	33.3	33.4
West Virginia	93.4	93.3	96.0	34.9	25.3	24.6
Wisconsin	96.1	97.9	98.5	23.3	46.9	46.4
Wyoming	94.5	94.9	96.9	41.8	24.2	23.9
<b>Total</b>	<b>77.3</b>	<b>77.7</b>	<b>86.7</b>	<b>28.7</b>	<b>26.2</b>	<b>25.5</b>

<sup>a</sup> The percentage of occupied units in which reported household members equal reported household size at certification.

<sup>b</sup> Does not include tenant data from the New York City Department of Housing Preservation & Development.

<sup>c</sup> Too few dates of birth were reported to provide a reliable estimate.

## 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. 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. HUD's 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 2014, 2015, or 2016.<sup>18</sup> 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 certification dates of 2014, 2015, or 2016 for 79.8 percent of households. Texas did not report income certification dates, and Alaska, Illinois, Kansas, and New York reported income certified in these years for less than one-half of households.

Comparing household income across states does not account for differences in cost of living and, therefore, provides a somewhat skewed comparison. Comparing household income with AMGI provides a more informative assessment and also 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 2014, 2015, or 2016, was reported for 79.8 percent of units, but income plus the information needed to calculate AMGI was provided for only 73.8 percent of units. Although some of the units excluded from this calculation had incomes certified before 2014, most of these units were excluded because of missing the income limit or income restriction. Alabama, Indiana, Kansas, Kentucky, Texas, and Wisconsin did not provide the necessary information to make the calculation for any of their reported units.

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<sup>18</sup> Although HUD requested information for tenants as of December 31, 2015, some states, primarily Kentucky, provided the most recent income certification information, which was 2016.

**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	85.1	94.9	15,991	7.0	18.8	20.0	21.8	32.4	100.0
Alaska <sup>a</sup>	18.8	47.2	24,225	0.9	2.1	6.2	26.8	64.1	100.0
Arizona	94.4	99.9	18,218	6.1	14.7	16.3	18.6	44.4	100.0
Arkansas	83.0	95.6	14,088	8.4	23.9	20.9	18.5	28.3	100.0
California	80.1	91.1	19,732	3.1	5.8	26.5	15.6	48.9	100.0
Colorado	83.3	98.1	21,466	4.9	13.8	13.3	13.9	54.0	100.0
Connecticut	61.6	94.1	17,901	3.7	19.8	16.0	13.9	46.6	100.0
Delaware	96.7	99.4	18,470	6.2	15.6	16.8	16.3	45.1	100.0
District of Columbia	67.3	92.6	21,933	11.1	17.9	11.1	8.0	51.9	100.0
Florida	76.5	82.9	23,154	3.6	10.0	10.5	14.0	61.9	100.0
Georgia	59.9	90.1	17,588	7.0	15.7	17.9	17.3	42.1	100.0
Guam	100.0	55.3	27,383	5.5	1.2	5.2	10.9	77.2	100.0
Hawaii	89.8	96.9	22,911	2.6	15.5	13.4	12.7	55.9	100.0
Idaho	99.2	96.4	14,959	20.1	15.2	17.2	18.4	29.2	100.0
Illinois <sup>a</sup>	7.9	15.2	19,205	6.1	18.9	16.8	16.1	42.1	100.0
Indiana	84.9	99.0	16,824	10.0	15.5	17.8	18.3	38.3	100.0
Iowa	94.5	94.2	17,663	12.3	13.8	15.7	16.2	42.1	100.0
Kansas <sup>a</sup>	80.0	35.8	17,400	3.7	17.6	20.0	18.5	40.1	100.0
Kentucky	67.3	100.0	9,036	34.3	22.8	17.3	11.6	14.0	100.0
Louisiana	67.2	80.0	14,824	8.9	24.3	17.5	17.6	31.7	100.0
Maine	87.3	97.5	14,976	6.7	20.0	20.6	17.8	34.9	100.0
Maryland	64.1	95.1	21,383	3.5	15.9	14.1	13.3	53.1	100.0
Massachusetts	62.8	96.5	16,292	4.4	12.3	28.2	14.7	40.5	100.0
Michigan	89.7	95.6	14,756	9.4	22.1	19.5	17.2	31.9	100.0
Minnesota	78.7	44.2	17,996	8.7	14.9	17.2	13.2	46.1	100.0
Mississippi	76.4	93.4	14,612	14.3	18.9	18.0	19.0	29.8	100.0
Missouri	54.6	94.2	16,477	8.5	18.5	18.4	16.4	38.3	100.0
Montana	23.2	95.2	15,778	6.6	19.4	21.1	18.3	34.5	100.0
Nebraska	97.1	93.8	17,535	13.4	12.4	16.0	16.4	41.8	100.0
Nevada	74.0	95.7	18,768	4.8	11.0	18.5	20.4	45.3	100.0
New Hampshire	89.1	84.7	18,712	3.2	14.8	18.2	16.9	46.9	100.0
New Jersey	56.5	98.6	21,812	4.6	13.3	13.1	14.0	55.0	100.0
New Mexico	52.1	93.2	17,448	6.9	18.3	15.9	18.5	40.4	100.0
New York <sup>a, b</sup>	47.4	45.7	16,342	4.5	20.6	19.8	15.0	40.1	100.0
North Carolina	70.0	87.6	14,040	8.3	20.2	21.9	18.6	31.0	100.0
North Dakota	84.4	94.1	17,076	9.6	16.5	17.4	15.1	41.4	100.0
Ohio	72.3	97.1	12,348	18.1	23.1	18.2	15.7	25.0	100.0
Oklahoma	65.9	93.1	13,766	12.4	21.9	20.8	20.3	24.6	100.0
Oregon	52.6	97.3	15,555	6.8	21.9	19.4	15.3	36.6	100.0
Pennsylvania	83.5	98.1	15,289	11.2	20.8	18.2	17.5	32.2	100.0
Puerto Rico	93.9	98.0	5,622	46.7	29.3	16.6	5.1	2.3	100.0
Rhode Island	99.4	99.6	13,729	6.6	28.5	20.6	14.8	29.5	100.0
South Carolina	81.2	95.4	14,400	10.4	18.8	19.7	17.9	33.2	100.0
South Dakota	67.7	99.2	16,989	10.5	16.1	16.4	15.4	41.5	100.0
Tennessee	90.7	100.0	15,365	14.4	17.9	16.7	16.4	34.6	100.0
Texas <sup>a</sup>	70.8	0.0	<i>Data Not Reported</i>						
Utah	97.2	96.1	21,000	5.6	12.7	14.1	14.5	53.1	100.0
Vermont	95.8	95.6	15,635	3.0	20.6	21.5	17.5	37.4	100.0
U.S. Virgin Islands	87.5	96.2	18,720	17.2	13.8	12.6	9.2	47.2	100.0
Virginia	94.9	99.3	20,328	7.1	13.8	12.8	12.4	53.9	100.0
Washington	1.6	99.9	16,521	5.2	19.8	16.3	14.9	43.8	100.0
West Virginia	80.0	91.2	13,143	10.3	26.6	20.4	17.1	25.6	100.0
Wisconsin	55.0	100.0	18,178	9.9	9.8	19.4	17.9	43.1	100.0
Wyoming	98.9	94.9	21,722	4.8	10.8	14.6	14.9	54.9	100.0
<b>Total</b>	<b>68.7</b>	<b>79.8</b>	<b>17,470</b>	<b>8.0</b>	<b>15.4</b>	<b>18.6</b>	<b>15.8</b>	<b>42.2</b>	<b>100.0</b>

<sup>a</sup> Alaska, Illinois, Kansas, New York, and Texas 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 2014, 2015, or 2016 in the tabulations.

<sup>b</sup> 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 <sup>b</sup> (%)	Income <sup>b</sup> , Income Limit and Income Restriction Reported (%)	Total Household Annual Income as Percent of Derived Area Median Gross Income (AMGI) <sup>a</sup>						
				0 (%)	0.1 to 30.0 (%)	30.1 to 40.0 (%)	40.1 to 50.0 (%)	50.1 to 60.0 (%)	Great than 60.0 (%)	Total (%)
Alabama	85.1	94.9	0.0	<i>Data Not Reported</i>						
Alaska	18.8	47.2	94.9	0.0	36.7	24.7	17.1	12.8	8.7	100.0
Arizona	94.4	99.9	14.4	0.6	35.2	17.6	16.8	12.9	17.0	100.0
Arkansas	83.0	95.6	3.1	1.7	37.7	16.2	17.9	13.4	13.1	100.0
California	80.1	91.1	96.2	0.0	46.4	18.2	14.9	10.3	10.3	100.0
Colorado	83.3	98.1	7.7	0.8	31.5	17.4	18.3	14.1	18.0	100.0
Connecticut	61.6	94.1	79.3	0.0	55.8	16.0	12.2	9.0	7.0	100.0
Delaware	96.7	99.4	99.9	1.0	42.0	18.0	16.6	11.2	11.2	100.0
District of Columbia	67.3	92.6	68.7	3.6	51.4	12.3	12.1	11.1	9.4	100.0
Florida	76.5	82.9	100.0	0.5	18.0	16.6	24.1	27.9	13.0	100.0
Georgia	59.9	90.1	100.0	1.7	31.2	19.3	18.0	14.3	15.5	100.0
Guam	100.0	55.3	100.0	3.0	16.1	20.1	19.5	31.0	10.3	100.0
Hawaii	89.8	96.9	98.5	0.0	44.4	16.6	14.9	12.3	11.9	100.0
Idaho	99.2	96.4	86.1	14.0	27.9	19.0	20.6	10.9	7.6	100.0
Illinois	7.9	15.2	15.6	1.1	22.0	18.8	28.5	17.2	12.4	100.0
Indiana	84.9	99.0	0.0	<i>Data Not Reported</i>						
Iowa	94.5	94.2	100.0	7.6	37.5	19.6	17.2	14.1	3.9	100.0
Kansas	80.0	35.8	0.0	<i>Data Not Reported</i>						
Kentucky	67.3	100.0	0.0	<i>Data Not Reported</i>						
Louisiana	67.2	80.0	2.5	3.4	44.6	17.0	13.1	9.0	13.0	100.0
Maine	87.3	97.5	40.8	3.6	49.7	16.2	12.8	9.2	8.5	100.0
Maryland	64.1	95.1	87.7	0.0	45.1	19.1	17.1	12.2	6.5	100.0
Massachusetts	62.8	96.5	92.6	0.0	63.4	13.2	10.2	7.4	5.7	100.0
Michigan	89.7	95.6	100.0	2.9	48.3	18.2	14.5	9.7	6.3	100.0
Minnesota	78.7	44.2	53.1	5.0	50.6	15.9	13.5	10.4	4.5	100.0
Mississippi	76.4	93.4	100.0	5.2	39.2	18.2	18.3	14.4	4.6	100.0
Missouri	54.6	94.2	100.0	2.4	41.8	18.3	16.3	12.9	8.3	100.0
Montana	23.2	95.2	100.0	3.2	41.4	20.2	17.7	13.5	4.1	100.0
Nebraska	97.1	93.8	100.0	9.6	36.5	18.3	18.2	13.3	4.2	100.0
Nevada	74.0	95.7	100.0	1.6	33.7	23.0	20.0	14.3	7.4	100.0
New Hampshire	89.1	84.7	39.0	1.8	40.4	21.3	16.3	10.5	9.8	100.0
New Jersey	56.5	98.6	99.9	0.7	42.3	18.8	16.8	10.4	10.9	100.0
New Mexico	52.1	93.2	6.6	1.3	37.7	17.2	19.9	12.2	11.7	100.0
New York <sup>c</sup>	47.4	45.7	91.7	0.1	54.3	16.7	13.1	9.4	6.5	100.0
North Carolina	70.0	87.6	86.9	0.0	45.1	19.9	16.8	10.9	7.3	100.0
North Dakota	84.4	94.1	100.0	3.3	47.0	17.9	15.3	10.8	5.7	100.0
Ohio	72.3	97.1	96.1	7.1	48.0	17.0	13.8	8.7	5.4	100.0
Oklahoma	65.9	93.1	100.0	2.1	46.4	20.3	18.0	10.0	3.2	100.0
Oregon	52.6	97.3	7.9	1.5	43.8	18.8	16.0	9.2	10.7	100.0
Pennsylvania	83.5	98.1	95.6	2.7	50.0	21.0	14.5	7.9	3.9	100.0
Puerto Rico	93.9	98.0	100.0	9.6	58.4	11.8	9.8	7.1	3.4	100.0
Rhode Island	99.4	99.6	13.8	7.9	47.5	14.6	12.0	7.8	10.2	100.0
South Carolina	81.2	95.4	22.2	0.8	45.7	19.5	13.8	10.3	9.8	100.0
South Dakota	67.7	99.2	24.5	2.5	35.7	18.2	15.6	10.9	17.2	100.0
Tennessee	90.7	100.0	97.9	3.2	42.0	16.5	16.2	13.9	8.2	100.0
Texas	70.8	0.0	0.0	<i>Data Not Reported</i>						
Utah	97.2	96.1	100.0	2.1	35.1	19.2	18.2	14.6	10.8	100.0
Vermont	95.8	95.6	52.0	0.9	48.8	20.0	13.6	8.2	8.3	100.0
U.S. Virgin Islands	87.5	96.2	100.0	0.0	37.5	13.3	13.0	15.7	20.5	100.0
Virginia	94.9	99.3	14.9	1.6	45.6	18.6	14.8	10.3	9.1	100.0
Washington	1.6	99.9	100.0	1.2	41.6	20.7	18.3	10.9	7.1	100.0
West Virginia	80.0	91.2	82.2	0.0	49.5	19.6	14.3	9.6	6.9	100.0
Wisconsin	55.0	100.0	0.0	<i>Data Not Reported</i>						
Wyoming	98.9	94.9	100.0	1.7	38.3	20.4	18.8	11.2	9.6	100.0
<b>Total</b>	<b>68.7</b>	<b>79.8</b>	<b>73.8</b>	<b>1.9</b>	<b>42.6</b>	<b>17.9</b>	<b>16.3</b>	<b>12.7</b>	<b>8.7</b>	<b>100.0</b>

AMGI = Area Median Gross Income.

<sup>a</sup> AMGI was derived by dividing the income limit by percent income restriction.

<sup>b</sup> Income certified in 2014, 2015, or 2016.

<sup>c</sup> 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, do not vary directly with tenant income, and 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.

HUD's 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 2014, 2015, or 2016. The first column of table 10 lists the percentage of occupied units with both annual household income and gross rent. Overall, 78.5 percent of reported units included both income certified in 2014, 2015, or 2016 and rent. Alaska, Illinois, Kansas, Minnesota, and New York reported this information for only a small portion of their households. Texas did not report income certification date, which was necessary to make the calculation.

**Table 10. Gross Rent as Percentage of Annual Household Income**

State	Household Income <sup>a</sup> and Rent Reported (%)	Tenant Paid Rent as % of Total Annual Household Income						Total (%)	
		0 (%)	0.1 to 30.0 (%)	30.1 to 40.0 (%)	40.1 to 50.0 (%)	50.1 or Greater (%)	Unable to Calculate <sup>b</sup> (%)		
Alabama	94.9	8.4	61.5	17.2	6.5	5.3	1.2	100.0	
Alaska <sup>c</sup>	47.1	1.2	85.9	8.5	3.0	1.4	0.0	100.0	
Arizona	92.2	0.0	52.2	25.4	12.8	9.0	0.5	100.0	
Arkansas	87.6	0.0	68.5	16.2	7.3	7.5	0.5	100.0	
California	91.1	0.9	55.0	20.4	11.5	12.3	0.0	100.0	
Colorado	95.0	0.0	49.6	26.6	12.5	10.3	1.0	100.0	
Connecticut	94.1	4.3	69.7	13.8	6.1	6.0	0.0	100.0	
Delaware	99.4	8.1	70.9	11.7	3.6	4.8	1.0	100.0	
District of Columbia	92.6	8.0	59.9	15.6	5.0	7.4	4.1	100.0	
Florida	81.4	2.3	39.9	34.1	14.2	9.2	0.4	100.0	
Georgia	90.1	8.6	58.3	18.1	7.4	6.0	1.7	100.0	
Guam	55.3	5.2	61.7	17.3	7.3	5.5	3.0	100.0	
Hawaii	96.9	1.4	66.1	16.1	7.7	8.6	0.0	100.0	
Idaho	96.4	2.4	45.8	19.6	8.4	7.0	16.8	100.0	
Illinois <sup>c</sup>	15.2	3.9	55.6	21.2	9.3	7.4	2.5	100.0	
Indiana	99.0	6.9	55.5	21.4	8.0	7.4	0.8	100.0	
Iowa	94.2	3.6	54.9	19.2	7.2	7.5	7.6	100.0	
Kansas <sup>c</sup>	35.8	4.6	68.1	15.2	6.2	5.2	0.6	100.0	
Kentucky	100.0	74.8	0.0	0.0	0.0	0.0	25.2	100.0	
Louisiana	70.3	0.0	61.6	19.8	8.8	9.2	0.6	100.0	
Maine	92.3	0.0	64.4	18.6	8.1	7.0	1.9	100.0	
Maryland	95.1	3.6	56.7	20.9	9.9	8.9	0.0	100.0	
Massachusetts	96.5	2.2	76.6	11.4	3.9	5.9	0.0	100.0	
Michigan	95.6	5.7	60.3	16.3	7.1	7.7	2.9	100.0	
Minnesota <sup>c</sup>	44.2	3.0	60.9	16.9	7.8	8.7	2.7	100.0	
Mississippi	93.4	11.7	52.5	17.0	7.4	6.3	5.2	100.0	
Missouri	94.2	7.5	68.6	13.1	4.6	3.8	2.4	100.0	
Montana	95.2	2.1	53.1	22.7	10.1	8.7	3.2	100.0	
Nebraska	93.8	4.5	58.4	15.5	5.3	6.7	9.6	100.0	
Nevada	95.7	3.0	40.7	26.0	16.1	12.7	1.6	100.0	
New Hampshire	81.4	0.0	63.4	17.8	7.8	9.7	1.2	100.0	
New Jersey	98.6	3.1	62.0	16.9	7.8	9.5	0.7	100.0	
New Mexico	88.5	0.0	49.1	24.8	13.2	11.9	0.9	100.0	
New York <sup>c, d</sup>	45.5	1.5	63.9	17.2	6.1	11.2	0.1	100.0	
North Carolina	81.3	0.0	68.6	16.4	6.8	8.2	0.0	100.0	
North Dakota	94.1	3.1	58.6	16.6	7.2	11.3	3.3	100.0	
Ohio	97.1	9.9	55.3	14.7	5.8	6.9	7.3	100.0	
Oklahoma	93.1	9.6	59.6	16.8	6.3	5.6	2.1	100.0	
Oregon	91.3	0.0	57.8	17.8	10.1	13.2	1.0	100.0	
Pennsylvania	98.1	4.3	65.1	13.7	5.4	4.9	6.5	100.0	
Puerto Rico	98.0	23.4	60.6	3.8	1.6	1.0	9.6	100.0	
Rhode Island	95.6	0.0	84.8	6.2	2.6	4.2	2.1	100.0	
South Carolina	84.0	0.0	65.3	17.4	8.0	8.6	0.7	100.0	
South Dakota	86.5	0.0	67.6	16.3	5.9	8.5	1.6	100.0	
Tennessee	100.0	12.1	55.6	17.3	6.0	5.6	3.5	100.0	
Texas <sup>c</sup>	0.0	Data Not Reported							
Utah	96.1	2.3	53.7	22.4	9.9	9.7	2.1	100.0	
Vermont	91.9	0.0	72.1	13.1	7.1	7.1	0.7	100.0	
U.S. Virgin Islands	96.2	23.6	56.1	11.8	4.5	4.1	0.0	100.0	
Virginia	92.0	0.0	52.3	24.8	10.9	11.5	0.5	100.0	
Washington	99.9	1.8	54.0	20.7	11.6	10.6	1.2	100.0	
West Virginia	91.2	8.2	68.7	11.1	4.7	7.3	0.0	100.0	
Wisconsin	100.0	2.0	48.0	22.5	11.5	8.7	7.3	100.0	
Wyoming	94.9	2.4	62.7	19.0	7.4	6.8	1.7	100.0	
<b>Total</b>	<b>78.5</b>	<b>4.5</b>	<b>56.7</b>	<b>19.3</b>	<b>8.7</b>	<b>8.6</b>	<b>2.1</b>	<b>100.0</b>	

LIHTC = Low-Income Housing Tax Credit.

<sup>a</sup> Includes only households with income certified in 2014, 2015, or 2016.

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

<sup>c</sup> Alaska, Illinois, Kansas, Minnesota, and New York reported this information for only a small portion of their households. Texas did not report income certification date, which was necessary to make the calculation.

<sup>d</sup> 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, two-thirds of LIHTC households earn less than 40 percent of AMGI, 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. HUD’s 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. Fourteen states<sup>19</sup> 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.

HUD’s 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 17 states<sup>20</sup> highlighted in gray in table 12 did not report the source of federal rental assistance for any households.

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<sup>19</sup> Arizona, Arkansas, Colorado, Florida, Louisiana, Maine, New Hampshire, North Carolina, Oregon, Rhode Island, South Carolina, South Dakota, Vermont, and Virginia.

<sup>20</sup> Florida, Guam, Iowa, Kentucky, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, North Dakota, Oklahoma, Puerto Rico, Texas, Utah, 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	85.1	0.0	56.8	43.2	100.0
Alaska	18.8	28.7	9.5	61.8	100.0
Arizona	94.4	78.1	0.0	21.9	100.0
Arkansas	83.0	48.7	0.0	51.3	100.0
California	80.1	2.0	60.1	37.9	100.0
Colorado	83.3	70.1	0.0	29.9	100.0
Connecticut	61.6	3.2	43.0	53.7	100.0
Delaware	96.7	0.0	44.3	55.7	100.0
District of Columbia	67.3	24.2	34.1	41.7	100.0
Florida	76.5	100.0	0.0	0.0	100.0
Georgia	59.9	0.0	63.4	36.6	100.0
Guam	100.0	52.4	23.5	24.0	100.0
Hawaii	89.8	1.9	59.0	39.1	100.0
Idaho	99.2	4.6	59.4	36.0	100.0
Illinois	7.9	24.2	23.5	52.2	100.0
Indiana	84.9	0.0	58.6	41.4	100.0
Iowa	94.5	0.0	60.9	39.1	100.0
Kansas	80.0	0.0	62.9	37.1	100.0
Kentucky	67.3	0.0	50.7	49.3	100.0
Louisiana	67.2	59.4	0.0	40.6	100.0
Maine	87.3	40.4	0.0	59.6	100.0
Maryland	64.1	3.4	58.0	38.5	100.0
Massachusetts	62.8	2.5	29.0	68.4	100.0
Michigan	89.7	0.0	49.5	50.5	100.0
Minnesota	78.7	5.7	46.0	48.2	100.0
Mississippi	76.4	0.0	47.8	52.2	100.0
Missouri	54.6	0.0	55.2	44.8	100.0
Montana	23.2	0.0	55.4	44.6	100.0
Nebraska	97.1	0.0	59.6	40.4	100.0
Nevada	74.0	0.0	76.7	23.3	100.0
New Hampshire	89.1	45.0	0.0	55.0	100.0
New Jersey	56.5	0.0	61.3	38.7	100.0
New Mexico	52.1	65.3	0.0	34.7	100.0
New York <sup>a</sup>	47.4	71.0	7.8	21.2	100.0
North Carolina	70.0	53.6	0.0	46.4	100.0
North Dakota	84.4	0.0	88.0	12.0	100.0
Ohio	72.3	0.0	39.9	60.1	100.0
Oklahoma	65.9	0.0	48.9	51.1	100.0
Oregon	52.6	58.8	0.0	41.2	100.0
Pennsylvania	83.5	0.0	47.1	52.9	100.0
Puerto Rico	93.9	0.0	35.4	64.6	100.0
Rhode Island	99.4	23.0	0.0	77.0	100.0
South Carolina	81.2	56.9	0.0	43.1	100.0
South Dakota	67.7	54.9	0.0	45.1	100.0
Tennessee	90.7	0.0	56.6	43.4	100.0
Texas	70.8	47.5	16.5	36.1	100.0
Utah	97.2	0.0	73.3	26.7	100.0
Vermont	95.8	45.8	0.0	54.2	100.0
U.S. Virgin Islands	87.5	3.2	76.4	20.4	100.0
Virginia	94.9	60.7	0.0	39.3	100.0
Washington	1.6	61.4	2.5	36.1	100.0
West Virginia	80.0	6.5	38.1	55.3	100.0
Wisconsin	55.0	0.0	70.2	29.8	100.0
Wyoming	98.9	0.0	67.3	32.7	100.0
<b>Total</b>	<b>68.7</b>	<b>28.9</b>	<b>33.2</b>	<b>37.9</b>	<b>100.0</b>

LIHTC = Low-Income Housing Tax Credit Program.

<sup>a</sup> 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 <sup>1</sup>	Source of Federal Rental Assistance Reported <sup>2</sup>	Source of Federal Rental Assistance									Total (%)
			HUD Multi-Family Project-Based Rental Assistance (PBRA)	HUD Section 8 Moderate Rehabilitation	Public Housing Operating Subsidy	HOME Rental Assistance	HUD Housing Choice Voucher (HCV), Tenant Based	HUD Project-Based Voucher (PBV)	USDA Section 521 Rental Assistance Program	Other Federal Rental Assistance		
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	
Alabama	5.1	41.0	12.3	0.0	0.0	0.2	15.6	0.0	12.5	59.3	100.0	
Alaska	27.5	8.9	0.0	77.6	22.4	0.0	0.0	0.0	0.0	0.0	100.0	
Arizona	0.0	5.5	14.0	61.1	0.0	0.1	6.9	5.7	12.2	0.0	100.0	
Arkansas	0.0	12.6	2.7	84.5	0.1	0.0	7.4	5.2	0.1	0.0	100.0	
California	24.7	27.2	18.4	0.2	1.2	0.1	23.1	25.3	9.7	22.1	100.0	
Colorado	19.6	2.2	0.0	81.8	0.5	0.2	5.6	10.0	2.0	0.0	100.0	
Connecticut	34.6	44.6	19.9	2.3	1.9	0.1	29.9	31.0	0.8	14.3	100.0	
Delaware	24.0	24.6	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	
District of Columbia	18.1	14.4	5.3	1.9	0.0	0.0	41.1	51.7	0.0	0.0	100.0	
Florida	0.0	0.0										
Georgia	18.1	20.2	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	
Guam	0.0	0.0										
Hawaii	32.0	30.7	35.8	3.8	0.1	0.0	13.9	24.4	6.5	15.5	100.0	
Idaho	11.9	12.2	13.4	0.6	0.0	0.3	5.1	9.8	53.3	17.7	100.0	
Illinois	35.0	12.4	42.7	15.8	2.0	0.0	8.7	7.2	0.0	23.6	100.0	
Indiana	41.9	41.2	30.1	0.0	8.6	0.2	5.7	0.0	9.3	46.1	100.0	
Iowa	0.0	0.0										
Kansas	38.6	37.1	31.6	12.2	0.0	0.0	0.0	35.5	11.3	9.4	100.0	
Kentucky	0.0	0.0										
Louisiana	0.0	5.5	4.0	36.3	0.0	0.0	12.1	1.5	46.0	0.0	100.0	
Maine	0.0	9.0	0.0	78.0	0.0	0.0	20.8	1.1	0.0	0.0	100.0	
Maryland	25.6	32.1	23.0	5.2	0.2	0.1	17.3	24.0	1.5	28.8	100.0	
Massachusetts	47.3	57.5	29.7	1.7	0.3	0.2	18.9	34.9	0.5	13.8	100.0	
Michigan	0.0	0.0										
Minnesota	26.7	35.5	30.6	5.1	1.1	0.0	29.2	27.4	2.5	4.0	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	3.1	20.4	61.6	0.0	0.0	0.5	8.5	9.0	0.0	100.0	
New Jersey	23.3	24.7	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	
New Mexico	0.0	9.1	0.0	99.7	0.1	0.0	0.1	0.0	0.1	0.0	100.0	
New York	10.6	3.5	8.4	5.4	0.0	0.0	41.4	9.2	0.0	35.6	100.0	
North Carolina	39.5	39.6	0.0	0.0	0.0	0.0	46.8	0.0	0.0	53.2	100.0	
North Dakota	0.0	0.0										
Ohio	57.2	59.9	42.5	0.0	0.0	0.0	7.4	0.0	4.3	45.8	100.0	
Oklahoma	0.0	0.0										
Oregon	0.0	7.7	0.5	4.8	21.4	0.3	69.6	3.0	0.4	0.0	100.0	
Pennsylvania	34.2	24.1	0.0	0.0	0.0	0.2	0.0	99.8	0.0	0.0	100.0	
Puerto Rico	0.0	0.0										
Rhode Island	0.0	2.2	0.8	7.2	36.9	5.5	19.9	28.8	0.8	0.0	100.0	
South Carolina	0.0	1.7	1.2	41.8	4.6	0.0	39.0	3.4	10.0	0.0	100.0	
South Dakota	0.0	3.2	4.5	95.5	0.0	0.0	0.0	0.0	0.0	0.0	100.0	
Tennessee	48.4	43.4	1.6	0.0	0.0	0.0	35.6	0.0	6.8	56.0	100.0	
Texas	0.0	0.0										
Utah	0.0	0.0										
Vermont	0.0	6.7	2.4	88.6	0.0	0.0	2.4	6.5	0.0	0.0	100.0	
U.S. Virgin Islands	14.8	11.0	0.0	0.0	0.0	0.0	29.9	70.1	0.0	0.0	100.0	
Virginia	0.0	4.6	8.9	83.8	4.0	0.1	1.7	1.1	0.5	0.0	100.0	
Washington	34.0	33.1	35.4	0.0	0.0	6.9	42.4	2.0	11.6	1.6	100.0	
West Virginia	49.1	51.8	19.3	2.7	0.4	0.1	20.5	16.3	25.0	15.7	100.0	
Wisconsin	0.0	0.0										
Wyoming	0.0	0.0										
<b>Total</b>	<b>16.9</b>	<b>17.0</b>	<b>20.4</b>	<b>10.9</b>	<b>1.0</b>	<b>0.3</b>	<b>18.7</b>	<b>16.9</b>	<b>6.0</b>	<b>25.7</b>	<b>100.0</b>	

HCV = Housing Choice Voucher Program. HUD = U.S. Department of Housing and Urban Development. LIHTC = Low-Income Housing Tax Credit Program. PBRA = Project-Based Rental Assistance. USDA = U.S. Department of Agriculture.

<sup>a</sup> Does not include tenant data from the New York City Department of Housing Preservation & Development.

