

# Losing Ground

in the Best of Times:  
Low Income Renters in the 1990s



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# **Losing Ground in the Best of Times: Low Income Renters in the 1990s**

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**NATIONAL LOW INCOME  
HOUSING COALITION**

**March 2004**

# **Losing Ground in the Best of Times: Low Income Renters in the 1990s**

## **Executive Summary**

This report analyzes US Census data on the housing situation of low income renter households from 1990 and 2000. The report finds that despite improved income and housing conditions for Americans across a wide range of income levels in the 1990s, housing problems became more concentrated among the lowest income renter households and their access to affordable rental units declined. Among the findings of this report:

- Over the decade, severe rent burdens declined nationally for low income renter households, but in many states, severe rent burdens for extremely low income renter households increased even as incomes grew.
- Three-fourths of extremely low income renter households had at least one housing problem in 2000, and 56% paid more than half of their income for gross rent (rent plus utilities), the definition of severe housing cost burden.
- State level shortages of affordable housing available to extremely low income renter households grew by 15% from 1990 to 2000.
- In 2000, the 50 states needed at least an additional 4.9 million rental units both affordable and available to the lowest income renter households.

The fact that shortages of affordable housing worsened so much during a decade of strong economic growth makes it clear that economic growth alone cannot answer America's low income housing problems. Severe shortages affordable and available to extremely low income renters in all states demand a new commitment to policies that increase the supply of housing affordable to extremely low income households where it is needed and that assure extremely low income people access to housing they can afford.

A glossary on page 17 describes many of the terms used in this report.

## Shortages of Affordable Rental Housing Worsened in the 1990s, Despite Reduction in Housing Problems among Low-Income Renter Households

Despite improved income and housing conditions for Americans across a wide range of income levels in the 1990s, housing problems became more concentrated among the lowest income renter households and their access to affordable rental units declined. Analysis of 2000 U.S. Census data reveals that three-fourths of extremely low income renter households, those with incomes below 30% of the local Area Median Income (AMI), had at least one housing problem, and 56% paid more than half of their income for rent and utilities (Table 1A). Moreover, between 1990 and 2000, state level shortages of affordable housing available to these extremely low income renter households grew by 15%. In 2000, every state needed more units that were both affordable *and* available to extremely low income renter households,

Income Definitions Used for Renter Households	
Extremely Low Income	0-30% of AMI
Very Low Income	31-50% of AMI
Other Low Income	51-80% of AMI
AMI stands for "Area Median Income"	

with California alone registering a deficit of nearly 800,000 units. Summed over the nation, in 2000 the 50 states needed at least an additional 4.9 million rental units both affordable and available to the lowest income renter households.

The fact that shortages of affordable housing worsened so much during a decade of strong economic growth makes it clear that economic growth alone cannot answer America's low income housing problems. Moreover, since the 2000

Census was taken, economic growth has faltered, further worsening the already dire housing situation of the lowest income renter households. This evidence of severe shortages in all states demands a new commitment to policies that increase the supply of housing affordable to extremely low income households where it is needed and that assure extremely low income people access to housing they can afford.

## Improvements for Low Income Rental Households in the 1990s

Special tabulations of 1990 and 2000 decennial Census data from the Department of Housing and Urban Development (HUD) show that nationally and in most states (Table 1B), shares of all low income renter households with housing problems fell slightly over the decade.<sup>1</sup> Shares experiencing severe rent burdens (paying more than half of their income for rent and utilities) also fell nationally and in most states. Unfortunately, the remaining housing problems became more concentrated among the lowest-income renter households who already had the most severe problems, those with extremely low incomes.<sup>2</sup>

Improvements in both measures were greatest in states in the Northeast and Midwest, where low population growth or population declines lessened demand for available units. Nationally, the decline in problems was greatest among renter households with incomes of 51 to 80% of AMI, who are the subgroup of low income renter households who least often have either any problems or housing cost burden. The share of renter households with incomes between 51% and 80% of AMI with housing problems fell by 5 percentage points, from 45% to 40%. By contrast, among renter households with incomes of 31% to 50% the share with any problems fell by 4 percentage points, from 75% to 71%, and among extremely low income renter households, the share with any problems fell by only 3 percentage points, from 77% to 74%.

<sup>1</sup> The housing problems identified in the decennial Censuses of Housing include crowding (more than one person per room), lacking complete kitchen or plumbing, or paying more than 30% of income for housing. The special tabulation (CHAS) data from the 2000 Census analyzed here are preliminary; they will be re-released by the Census Bureau and HUD with somewhat different weights to allow more exact calculations for small areas.

<sup>2</sup> In the CHAS tabs, households are classified with respect to AMI by comparing their income to the HUD-adjusted area median family income (HAMFI) for each metropolitan area and non-metropolitan county. For 1990 Census data, incomes reported for 1989 are compared to 1989 HAMFI; for 2000 Census data incomes reported for 1999 are compared to the appropriate 1999 HAMFI.

<b>Table 1A</b>		2000 Percentage of Low Income Renter Households with Any Housing Problem			2000 Percentage of Low Income Renter Households with Severe Rent Burden		
STATE		0-30%AMI	31-50% AMI	51-80% AMI	0-30%AMI	31-50% AMI	51-80% AMI
Northeast	Connecticut	71%	65%	30%	53%	14%	2%
	Maine	67%	62%	25%	50%	16%	2%
	Massachusetts	67%	64%	36%	47%	19%	4%
	New Hampshire	70%	67%	28%	53%	16%	2%
	New Jersey	74%	76%	45%	57%	21%	4%
	New York	77%	76%	49%	60%	26%	5%
	Pennsylvania	71%	63%	28%	53%	16%	3%
	Rhode Island	66%	59%	23%	46%	12%	2%
	Vermont	72%	66%	31%	55%	19%	3%
Midwest	Illinois	74%	66%	31%	54%	15%	2%
	Indiana	71%	62%	23%	53%	13%	2%
	Iowa	70%	55%	19%	50%	11%	1%
	Kansas	73%	58%	25%	53%	13%	2%
	Michigan	74%	62%	25%	54%	13%	2%
	Minnesota	71%	61%	25%	49%	12%	2%
	Missouri	72%	59%	23%	52%	13%	2%
	Nebraska	71%	57%	22%	50%	11%	2%
	North Dakota	68%	51%	15%	45%	9%	1%
	Ohio	71%	62%	22%	53%	13%	2%
	South Dakota	64%	53%	21%	41%	11%	2%
	Wisconsin	75%	61%	22%	53%	12%	1%
South	Alabama	65%	57%	27%	47%	13%	2%
	Arkansas	68%	63%	31%	50%	17%	3%
	Delaware	71%	69%	32%	53%	18%	2%
	District of Columbia	71%	57%	31%	46%	9%	2%
	Florida	74%	81%	55%	60%	34%	6%
	Georgia	72%	70%	40%	53%	19%	3%
	Kentucky	66%	57%	22%	47%	11%	1%
	Louisiana	70%	66%	36%	52%	19%	3%
	Maryland	73%	68%	32%	54%	13%	2%
	Mississippi	67%	62%	35%	48%	18%	3%
	North Carolina	70%	66%	34%	53%	18%	2%
	Oklahoma	70%	64%	28%	53%	15%	2%
	South Carolina	68%	62%	32%	50%	17%	3%
	Tennessee	67%	65%	32%	50%	17%	3%
	Texas	76%	76%	43%	56%	18%	3%
Virginia	72%	70%	35%	55%	18%	2%	
West Virginia	65%	57%	24%	48%	15%	2%	
West	Alaska	85%	70%	38%	62%	15%	2%
	Arizona	78%	82%	52%	59%	26%	5%
	California	82%	87%	66%	64%	30%	7%
	Colorado	77%	75%	39%	59%	21%	3%
	Hawaii	72%	73%	54%	54%	23%	5%
	Idaho	74%	70%	35%	57%	18%	2%
	Montana	72%	63%	31%	52%	16%	3%
	Nevada	77%	86%	58%	63%	31%	5%
	New Mexico	74%	73%	47%	57%	22%	5%
	Oregon	78%	80%	43%	64%	26%	4%
	Utah	78%	73%	36%	61%	16%	2%
	Washington	78%	78%	41%	60%	21%	4%
	Wyoming	71%	53%	19%	50%	8%	2%
<b>U.S. total</b>		<b>74%</b>	<b>71%</b>	<b>40%</b>	<b>56%</b>	<b>20%</b>	<b>4%</b>

Source: Special Tabulation (CHAS) Files, US Census and HUD, 2000

<b>Table 1B</b>		1990-2000 Percentage Point Change in Percent of Renter Households with Any Housing Problem			1990-2000 Percentage Point Change in Percent of Renter Households with Severe Rent Burden		
STATE		0-30% AMI	31-50% AMI	51-80% AMI	0-30% AMI	31-50% AMI	51-80% AMI
Northeast	Connecticut	0%	-6%	-21%	0%	-10%	-2%
	Maine	-2%	-7%	-17%	0%	-8%	-1%
	Massachusetts	1%	-6%	-17%	-3%	-12%	-3%
	New Hampshire	-2%	-8%	-22%	-3%	-14%	-2%
	New Jersey	-1%	-1%	-10%	0%	-6%	-1%
	New York	-3%	0%	1%	1%	1%	0%
	Pennsylvania	-3%	-6%	-10%	-2%	-6%	0%
	Rhode Island	-4%	-10%	-22%	-3%	-15%	-2%
	Vermont	-2%	-7%	-13%	-3%	-9%	-2%
Midwest	Illinois	-4%	-6%	-7%	-4%	-4%	0%
	Indiana	-3%	-5%	-4%	-1%	-3%	0%
	Iowa	-5%	-5%	-4%	-4%	-3%	0%
	Kansas	-3%	-9%	-7%	-5%	-5%	0%
	Michigan	-6%	-10%	-10%	-10%	-7%	0%
	Minnesota	-4%	-11%	-9%	-6%	-6%	0%
	Missouri	-3%	-8%	-8%	-3%	-3%	0%
	Nebraska	-2%	-6%	-1%	-5%	-2%	1%
	North Dakota	-1%	-8%	-10%	-5%	-5%	0%
	Ohio	-4%	-7%	-8%	-4%	-4%	0%
	South Dakota	-5%	-5%	-7%	-5%	-2%	0%
	Wisconsin	-4%	-9%	-8%	-6%	-5%	0%
South	Alabama	-4%	-4%	-6%	0%	-1%	1%
	Arkansas	-3%	-3%	-8%	-2%	-3%	0%
	Delaware	-1%	-5%	-7%	1%	-4%	-1%
	District of Columbia	-3%	-4%	-9%	-2%	-3%	-1%
	Florida	-3%	-3%	-7%	-1%	-4%	0%
	Georgia	-2%	-3%	-4%	1%	-2%	0%
	Kentucky	-3%	-8%	-9%	0%	-3%	0%
	Louisiana	-5%	-8%	-12%	-6%	-6%	-1%
	Maryland	-1%	-7%	-11%	-2%	-8%	-1%
	Mississippi	-6%	-4%	-7%	-2%	-2%	0%
	North Carolina	-2%	-3%	-2%	2%	0%	0%
	Oklahoma	-5%	-5%	-6%	-4%	-2%	0%
	South Carolina	-2%	-5%	-6%	3%	-1%	0%
	Tennessee	-1%	-2%	-5%	3%	0%	0%
	Texas	-2%	-1%	1%	-2%	0%	0%
Virginia	-1%	-5%	-11%	1%	-7%	-1%	
West Virginia	-6%	-5%	-9%	-4%	-3%	0%	
West	Alaska	1%	5%	-3%	4%	-4%	-2%
	Arizona	-2%	-3%	-2%	-5%	-3%	0%
	California	-3%	-1%	-4%	-3%	-4%	-1%
	Colorado	-2%	2%	4%	-1%	2%	1%
	Hawaii	-1%	6%	-3%	3%	-2%	-4%
	Idaho	-3%	6%	6%	1%	6%	1%
	Montana	-4%	-1%	1%	-3%	0%	1%
	Nevada	0%	-1%	-4%	0%	-3%	0%
	New Mexico	-2%	-3%	-1%	0%	-3%	1%
	Oregon	0%	2%	1%	1%	1%	1%
	Utah	-1%	1%	6%	1%	2%	0%
	Washington	0%	0%	0%	0%	-1%	1%
	Wyoming	-3%	-3%	-7%	-5%	-4%	1%
<b>U.S. total</b>		<b>-3%</b>	<b>-4%</b>	<b>-5%</b>	<b>-2%</b>	<b>-3%</b>	<b>0%</b>

Source: Special Tabulation (CHAS) Files, US Census and HUD, 1990 and 2000

Severe rent burdens also became more concentrated among renter households with extremely low incomes. As Table 1B shows, the share of these renter households paying more than half of their income for rent fell by only 2 percentage points on average, from 58% to 56%. Among renter households with incomes 31% to 50% of AMI, the decline was greater (3 percentage points) leaving only one-fifth of these renter households with severe rent burdens in 2000. The incidence of severe rent burdens did not change among low income renter households (with incomes 51-80% of AMI), but remained very uncommon at 4%.

## The Results of a Strong Economy

These positive developments in rental housing took place during a decade of sustained economic growth. Between 1992 and 2000 real GDP grew at a 4.3% annual pace and the unemployment rate at the time of the 2000 census was 3.9% (Berube, 2003), an historical low. Over the decade, median household income grew by 8.1% after adjusting for inflation. However, increases in income were disproportionately concentrated on the upper rungs of the income scale. In 2000 the share of the national household income received by the poorest 40% of households was only 15%, the lowest proportion since 1967 (CBPP, 2001a & 2003a). Nonetheless, by the end of the decade incomes were significantly rising across the board (CBPP, 2001b; U.S. Census Bureau, 2001).

Because income is a significant part of the housing affordability equation and housing unaffordability is the most prevalent housing problem, the increases in income in the 1990s are a likely explanation for the widespread decline in housing problems among low income renter households.

## Housing Cost Burdens

Over the past five decades, housing cost burdens have become the predominant form of housing problem, while other housing problems such as inadequate plumbing or kitchen facilities have become considerably less common (HUD, 2003a). The share of crowded households increased somewhat in the 1990s. Though this remained much less prevalent than housing cost burden problems, it is a significant and growing problem, particularly among immigrant families (NHC, 2003).

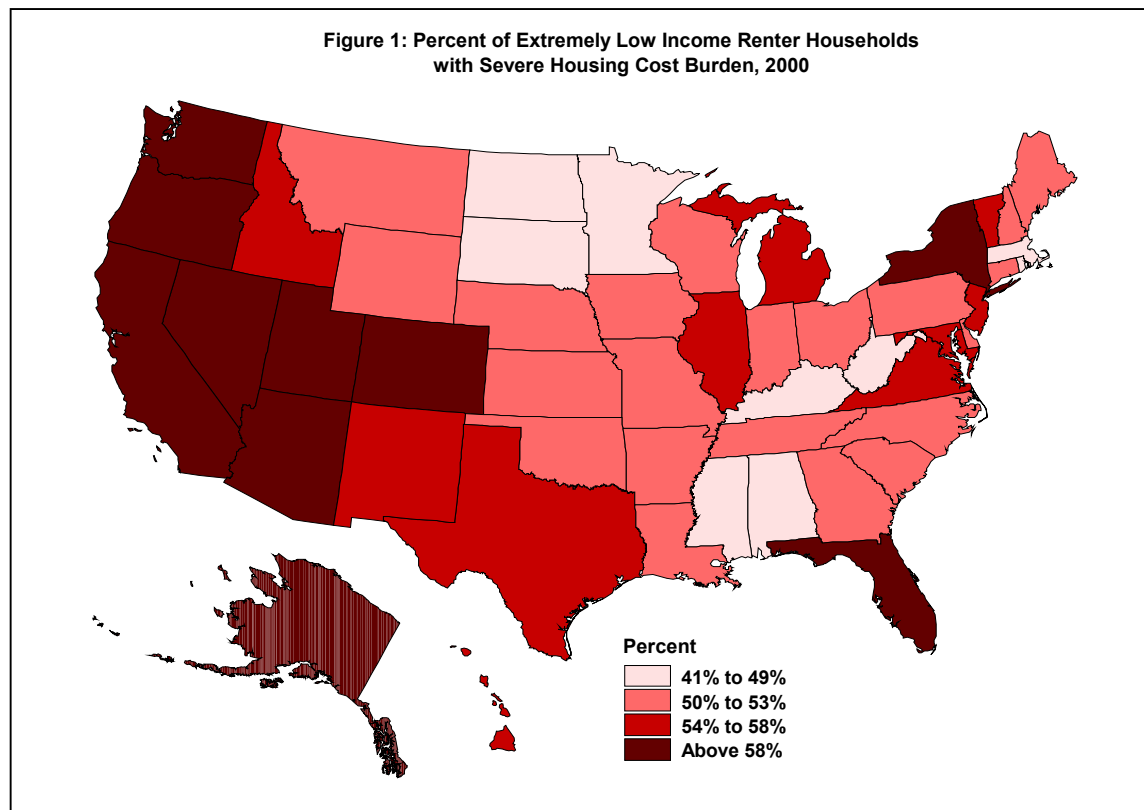
In 2000, almost all of the 5.9 million extremely low income renter households who had some housing problem paid more than 30% of their income for rent and utilities, the affordability standard used in federal rental housing programs since 1981 (Table 2). In all, 70% of extremely low income renter households lived in unaffordable housing, and 56% of these poorest renter households paid more than *half* of their incomes for gross rent (rent plus utilities). Severe rent burdens were also significant among renter households with incomes 31 to 50% of AMI, but much less common, affecting only 20% of these households. Severe rent burdens were practically non-existent among renter households with incomes 51 to 80% of AMI in all states, reaching a high of only 7% in California.

**Table 2: Housing Problems and Rental Cost Burdens by Income, 2000**

	Share of U.S. renter households with problems		
	Any Problem	Burden > 30%	Burden > 50%
Extremely low income	74%	70%	56%
Very low income	71%	64%	20%
Other low income	40%	29%	4%

## Regional Variation in Housing Burdens

Despite the overall decline in housing problems, there was considerable regional variation in the incidence of severe housing cost burdens (Figure 1). Extremely low income renter households were particularly hard hit in Western states. In states such as California, Oregon, Nevada, Alaska, Utah and Washington, 60% or more of the extremely low income renter households faced severe housing cost burdens. Similarly high percentages are observed in New York and Florida. Extremely low income renter households were least likely to have severe rent burdens in states in the Midwest and South, with rates lowest of all in South and North Dakota (41% and 45%, respectively) (Table 1A).



Western states had not only the greatest shares of housing burden among extremely low income renter households in 2000, but also saw the greatest increase in housing burden among these households during the 1990s (Table 1B). In eleven states in the West and the South, extremely low income renter households were *more* likely to have severe rent burdens in 2000 than they were in 1990.

Conversely, above-average declines in housing cost burden were most often experienced among extremely low income renter households in the Midwest. In ten of the twelve Midwestern states, the share of extremely low income renter households with severe burdens fell by four or more percentage points, twice the national average. Declines were smaller in the remaining states.

States in which severe rent burdens were most common among extremely low income renter households also tended to have higher rates of affordability problems among renter households with incomes between 31% and 50% of AMI, and such problems were more likely to have become worse between 1990 and 2000 (Table 1A&B). In 2000, severe rent burdens among renter households with incomes between 31 and 50% of AMI were highest in Florida (34%), Nevada (31%) California (30%), and New York, Arizona, and Oregon (all 26%). Growth in the share of these renter households paying more than half of income for rent occurred only in New York and four states in the West. Severe rent burdens for renter households in this income range dropped most in the Northeast, where in all states except New



York the share with severe burdens fell by six or more percentage points, twice the national average decline. Outside the Northeast, equivalently large drops occurred only in Maryland, Virginia, Michigan, Louisiana, and Minnesota. Not only are severe rent burdens very uncommon among renter households with incomes of 51% and 80% of AMI, there was essentially no change in the share of these households affected over the decade at the state and therefore national levels.

## **The Supply of Affordable Rental Housing**

Income is only one factor affecting affordability problems. It is also important to know what happened to the supply of rental units affordable to lower income renter households.

On one hand, in the 1990s, housing production grew, homeownership increased to record levels, and overall rental vacancy rates rose (from 7.2% in 1990 to 8.0% in 2000) (HUD, 2003b). All of these trends suggest improving supply conditions. On the other hand, the number of new multi-unit housing structures and rental units grew more slowly than did detached homes for ownership, and median rents continued to rise, both of which might suggest deteriorating supply conditions (HUD, 2003b).

These aggregate market trends, however, reveal little about what happened to units specifically affordable to lower income renter households. If the number of such units increased over this period, it could help explain the decline in housing problems during the decade. In particular, the Low Income Housing Tax Credit (LIHTC) and tax-exempt multifamily bonds are intended to increase the number of rental units affordable to incomes below 50% or 60% of AMI.<sup>3</sup>

Conversely, declines in the number of affordable units during the decade—from physical losses or upward filtering of rents—may have offset positive income or housing supply effects, particularly in states with increasing population. In those areas where rent burdens increased among lower income renter households, the number of affordable units relative to demand may well have declined.

Two measures of the supply of rental housing affordable to lower income renter households can be calculated from the CHAS datasets. The first is an indicator of the total number of affordable units relative to the demand. This is simply a ratio of the number of units, including vacant units, with a gross rent less than 30% of a particular income threshold (for example 80% of AMI) to the number of renter households with incomes below that threshold.

The fact that there may be as many or more affordable rental housing units than households needing them in a particular jurisdiction is not sufficient to conclude that lower income households occupy these units or have access to them. Instead, previous research shows that a sizeable percentage of low-cost units are occupied by higher-income households.<sup>4</sup> To reflect this possibility, the second measure is similar to the first except the numerator of the ratio excludes units nominally affordable but currently occupied by higher income households. For example, if the gross rent of a unit would be affordable to an extremely low income household but it is occupied by a household making more than 30% of AMI, that unit is not currently available to an extremely low income household and therefore is excluded. Thus this second measure indicates the units that are not only affordable, but both affordable *and* available to renter households below different income cutoffs.

The second measure is important in explaining high rates of severe housing cost burden among extremely low income renter households. It is also important to know what happened to the overall supply of affordable housing. Thus, the number of all affordable units relative to renter households is discussed first.<sup>5</sup>

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<sup>3</sup> According to Appendix 3 of the 2002 report of the Millennial Housing Commission (2002), 1.1 million units received LIHTC allocations between 1987 and 2000, and 766,000 units had been financed by tax-exempt multifamily bonds as of the end of 2000.

<sup>4</sup> HUD (2003a), Chapter 3.

<sup>5</sup> Both these measures may underestimate housing shortages. The available CHAS data only break down housing prices and

## ***Affordable Units Compared with Renter Households***

As the final row of Table 3 summarizes, in 2000 there was *not* a shortage of units that were affordable for all low income renter households in the US. Indeed, by this measure there were appreciably more affordable units than renter households: with 153 units per 100 renter households with incomes below 80% of AMI and 130 affordable units per 100 renter households with incomes below 50% of AMI. However, there were only 84 units of affordable housing for every 100 U.S. extremely low income renter households.<sup>6</sup> This represents a national shortage of 1.27 million units, or 16 units per 100 renter households.

As the final column in Table 3 shows, there was a decline in the ratio of affordable units to all low income renters between 1990 and 2000. The ratios of affordable units to all very low renter households (i.e. below 50% of AMI), however, improved. In view of the large surpluses in both 1990 and 2000 of housing affordable to households with income below 80% of AMI, this pattern probably reflects downward filtering in rents from 51-80% of AMI to below 50% of AMI in areas with the greatest surpluses in this range. As found for rental problems, though, improvements were somewhat greater for units affordable below 50% of AMI than for the lowest income category, suggesting the impact of such filtering was limited.<sup>7</sup>

## ***Regional Variations in Affordable Units Compared to Renter Households***

These national numbers mask the fact that there were sizable surpluses of units affordable to extremely low income renter households in states where declining populations and lower levels of economic activity diminished demand for existing units (Table 3). For example, seven less populous states, including Wyoming, Iowa, and North Dakota had over 130 units of affordable rental housing for every 100 extremely low income renter household.

The converse of this, however, is that many populous states where demand was high and growing had significant deficits of affordable housing. Shortages of affordable rental housing for extremely low income renter households were most severe in California (46) and Nevada (54). As a second tier, New Jersey, New York, Florida, Arizona and Washington all had less than 70 units per 100 extremely low income renter households. In the Midwest, Illinois had the lowest ratio at 84 units to 100 extremely low income renter households, the national average.

The spatial mismatch of units affordable to extremely low income renter households and those households increased over the decade. Despite the average national gain of six units shown in the summary row of Table 3, there were losses in the ratio of affordable units to very low income renter households in thirteen states (nine in the West) and the District of Columbia, and in Nevada the loss was specifically for the lowest income renter households. As Table 3 details, most of the increases in

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household incomes into 3 segments. So while there may be 10,000 units affordable to households with incomes under 30% of the AMI, most of these units may be affordable to those closest to the 30% level, while a larger number of households have significantly lower household incomes. Appendix E of the 2003 Worst Case report (HUD 2003) uses AHS data to analyze the sensitivity of these measures to more detailed income cutoffs. Furthermore, these estimates are conservative. They assume that within each state any available unit is available to any renter, regardless of the actual distance between the locations of the unit and the renter. In fact, shortages are likely to be greatest within metropolitan areas, where most households live, and surpluses are likely to be greatest in less populated areas. Finally, these estimates do not address the fact that rental units and housing needs come in different sizes. Nationally and within markets shortages of affordable and available units are greatest for larger low income households looking for larger units (HUD, 2003).

<sup>6</sup> In 2000 there were 8.04 million renter households with incomes 0-30% of AMI and 5.94 million renter households with incomes 31-50% of AMI. There were only 6.77 million rental units affordable to incomes 0-30% of AMI, but another 11.43 million rental units were affordable to incomes 31-50% of AMI.

<sup>7</sup> Between 1990 and 2000, the number of units affordable below 30% of AMI rose by 1.04 million, a gain of 18%, while the number of renter households with incomes below 30% of AMI rose only by 785,000, a gain of 11%. Units outpaced renter households even more in the very-low-income range: the number of units affordable to incomes 31-50% of AMI rose by 1.8 million, a gain of 19%, while the number of renter households with incomes 31-50% of AMI rose only by 807,000, a gain of 16%.

affordable units relative to renter households occurred in states in the Midwest and the Northeast. Between 1990 and 2000 no Midwest state saw a decrease in the ratio of affordable units to renter households with incomes of 50% of AMI or less.

		<b>Table 3</b>			1990-2000 Change in Affordable Units per 100 Renter Households		
		Affordable Units per 100 Renter Households			1990-2000 Change in Affordable Units per 100 Renter Households		
STATE		0-30% AMI	0-50% AMI	0-80% AMI	0-30% AMI	0-50% AMI	0-80% AMI
Northeast	Connecticut	81	139	152	0	24	-7
	Maine	107	152	158	4	30	-8
	Massachusetts	87	128	145	5	24	0
	New Hampshire	87	151	161	3	35	-19
	New Jersey	65	107	152	-3	-1	-5
	New York	63	99	140	0	-13	-10
	Pennsylvania	96	152	157	10	15	-7
	Rhode Island	89	150	140	7	37	-15
	Vermont	95	141	152	4	22	-12
Midwest	Illinois	84	148	153	8	7	-12
	Indiana	103	172	163	7	8	-10
	Iowa	136	199	160	16	14	-12
	Kansas	128	190	168	16	15	-13
	Michigan	92	161	157	29	38	-3
	Minnesota	104	158	147	22	26	-12
	Missouri	115	181	163	15	23	-11
	Nebraska	143	202	167	7	12	-8
	North Dakota	167	214	165	14	31	-8
	Ohio	96	172	161	15	24	-5
	South Dakota	166	197	160	20	27	-4
	Wisconsin	101	186	160	23	36	-4
South	Alabama	122	161	163	6	11	-5
	Arkansas	123	164	169	6	22	-1
	Delaware	97	149	167	1	22	-16
	District of Columbia	84	138	139	-3	-7	-11
	Florida	65	92	146	1	6	-13
	Georgia	99	136	163	3	-2	-15
	Kentucky	119	173	162	8	23	-4
	Louisiana	96	134	159	9	13	-6
	Maryland	87	148	160	5	18	-10
	Mississippi	119	149	163	3	14	1
	North Carolina	110	157	168	-1	-1	-6
	Oklahoma	114	169	170	8	3	-13
	South Carolina	121	163	169	6	11	-7
	Tennessee	106	151	166	1	9	-8
	Texas	77	128	164	1	-18	-16
Virginia	96	144	164	0	16	-1	
West Virginia	123	156	158	8	11	-6	
West	Alaska	137	155	171	-9	-29	-14
	Arizona	69	101	157	3	-7	-19
	California	46	68	128	3	6	3
	Colorado	72	125	150	-2	-28	-21
	Hawaii	112	113	147	-27	-6	20
	Idaho	117	153	160	-12	-27	-9
	Montana	133	163	159	10	-5	-12
	Nevada	54	84	165	-6	3	-2
	New Mexico	102	133	166	7	10	-4
	Oregon	64	111	159	-4	-11	-8
	Utah	89	142	156	9	-26	-13
	Washington	67	118	156	-5	-7	-13
	Wyoming	164	218	168	16	8	-21
<b>U.S. total</b>		<b>84</b>	<b>130</b>	<b>153</b>	<b>5</b>	<b>6</b>	<b>-7</b>

Source: Special Tabulation (CHAS) Files, US Census and HUD, 1990 and 2000

Taken together, these regional changes in affordable units compared to demand appear consistent with regional differences in changes in severe rent burdens. The Midwest, the region with the greatest improvements in affordable units relative to extremely low income renter households, was also the region where all but one state had above-average declines in severe rent burdens among extremely low income renter households. In the Northeast, where most states other than New York had large relative gains in units affordable to incomes 31-50% of AMI and small improvements for households with incomes below 30% of AMI, severe rent burdens dropped noticeably among very low income renter households but only slightly among renter households with extremely low incomes.

### ***Unit Affordability is Not the End of the Story***

Yet it seems somewhat puzzling, and rather discouraging for policy efforts to increase supplies of affordable housing, that such relatively high growth in affordable units in the Northeast and Midwest regions were accompanied by relatively modest declines in severe rent burdens, particularly in the Midwest. Similarly, experience in the West suggests strongly that factors other than shortages of affordable housing affect the extent and severity of rent burdens among renter households with extremely low and very low incomes. There, sizable declines in affordable units relative to renter households were generally associated with only modest increases in the incidence of severe rent burdens, and in some states declines.

One important fact weakens the effect of shortages (or surpluses) of affordable housing on severe rent burdens. Many units technically affordable to renter households with incomes below 30% or 50% of AMI are occupied by renter households with higher incomes who pay less than 30% of their income for rent.<sup>8</sup> Thus it is necessary to consider not only the affordability of units but also their availability to lower income households.

### ***Shortages of Units Affordable and Available to Low Income Renter Households***

Analysis of these 2000 data shows that the incidence of severe rent burdens among extremely low income renter households is closely correlated with shortages of housing that is affordable *and* available to renter households with incomes below 30% of AMI.<sup>9</sup>

As was the case with affordable units, extremely low income renter households experienced the most serious shortage of affordable and available units. As shown in Table 4, in 2000 there were only 43 affordable and available units per 100 extremely low income renter households in the nation.

At the national level, there was also, cumulatively, a shortage of units affordable and available to renter households with incomes below 50% of AMI. Below incomes of 80% of AMI, however, there remained more units than renter households.

As Figure 2 illustrates, shortages of housing affordable and available to extremely low income renter households also varied greatly among states in 2000. Shortages were again worst in California, with only 22 units per 100 renter households, and eight other states in the West had fewer than 40 affordable and available units for every 100 extremely low income renter households. Outside the West, shortages were worst in Florida (32), New York (35), New Jersey (37) and Texas (38). Even in the states where shortages were least pressing - in Alabama (67), North Dakota (69) and South Dakota (71) - there were roughly one-third fewer affordable and available units than were needed to meet the needs of extremely low income households.

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<sup>8</sup> Crowding, which rose slightly as a problem in the 1990s, may be another factor moderating the influence of declining affordable units on rent burdens particularly in high immigration states such as New York, Florida and in the West.

<sup>9</sup> Formally, the correlation coefficient for severe rent burdens and shortages of affordable and available housing at the state level is .91, far greater than the .66 observed between severe rent burdens and shortages of affordable housing.

Figure 2: Units Affordable and Available in Relation to 100 Extremely Low Income Renter Households, 2000

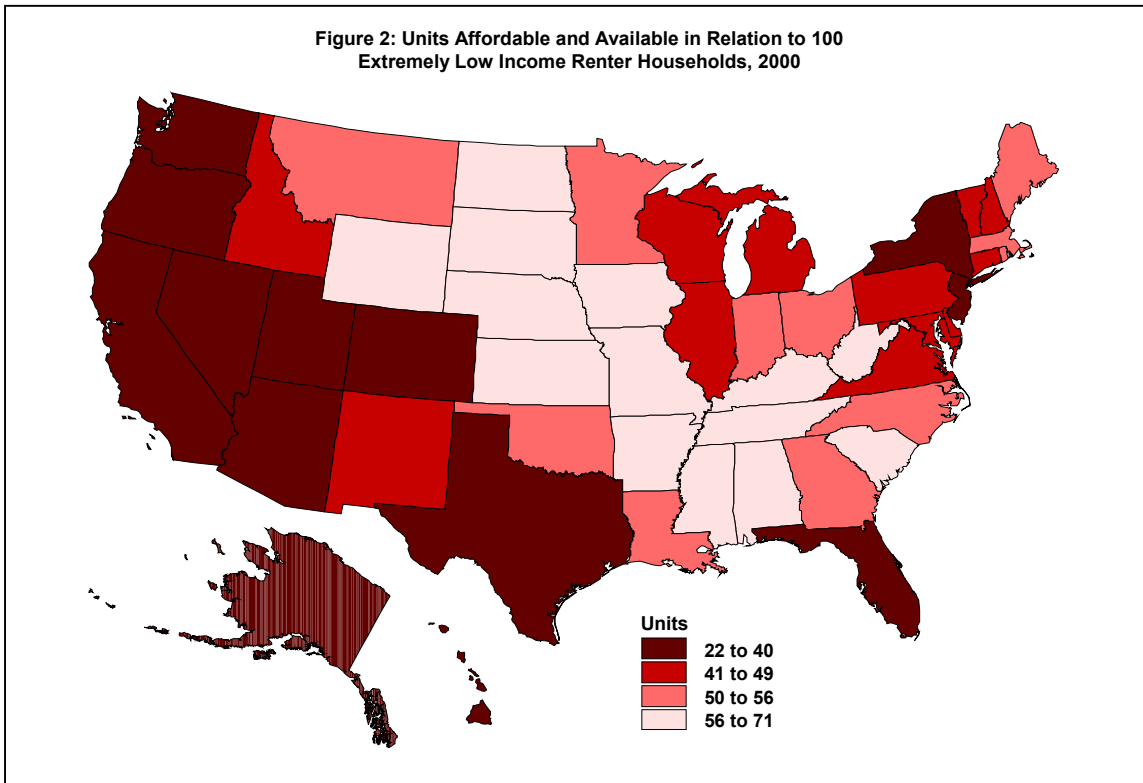


Table 4 also details any lack of housing affordable and available to renter households with incomes below 50% and 80% of AMI. As with the other state data, the greatest shortages relative to very low income renter households occurred in Western states, Florida, and New York. Similarly, the *only* states with cumulative shortages of units affordable to low income households were California, where there were only 86 affordable units per 100 low income renter households, New York (94), Massachusetts (97) and New Jersey (98).

Table 5 calculates the number of additional affordable and available units needed in 2000 by state to overcome any state-level shortages. These figures show that every state, without exception, needed more units affordable and available to extremely low income renter households. The largest numbers of such units were needed in California (774,000), New York (559,000), Texas (338,000), Florida (255,000), and Illinois (202,000). Summed across the states, these 2000 Census numbers reveal that the country as a whole needs some 4.6 million more rental units both affordable and available to extremely-low-income renter households.

Table 5 also shows that surpluses of higher cost units reduce the shortage of affordable and available units below higher income thresholds in most states. Only in Arizona, California, Florida, Hawaii, and Nevada does the shortage of units grow when the income threshold is raised to 50% of AMI. This pattern implies that only these states needed additional units affordable and available to incomes between 31% and 50% of AMI. Nevertheless, because two of the most populous states in the country, Florida and California, need more such units, nationally there is a shortage of 342,000 units in this income range, raising the total national shortage of units affordable and available to 4.9 million.

<b>Table 4</b>		Affordable and Available Units per 100 Renter Households			1990-2000 Change in Affordable and Available Units per 100 Renter Households		
STATE		0-30% AMI	0-50% AMI	0-80% AMI	0-30% AMI	0-50% AMI	<80%AMI
Northeast	Connecticut	46	83	104	-2	13	3
	Maine	53	87	109	2	14	-3
	Massachusetts	51	76	97	0	10	0
	New Hampshire	43	76	102	-3	6	-13
	New Jersey	37	64	98	-5	0	-2
	New York	35	60	94	-2	-7	-5
	Pennsylvania	49	87	107	1	6	-3
	Rhode Island	55	91	104	3	19	-5
	Vermont	43	75	103	0	8	-5
Midwest	Illinois	46	85	106	0	-1	-7
	Indiana	50	94	112	0	1	-4
	Iowa	57	98	109	4	5	-2
	Kansas	58	99	112	0	-2	-8
	Michigan	48	91	108	10	12	-2
	Minnesota	51	85	103	2	5	-8
	Missouri	57	99	113	2	2	-7
	Nebraska	58	99	111	1	2	-2
	North Dakota	69	106	112	6	8	-3
	Ohio	53	96	111	3	8	-1
	South Dakota	71	101	110	5	7	-1
	Wisconsin	46	92	107	7	12	0
	South	Alabama	67	101	116	-2	3
Arkansas		57	93	113	-1	3	-4
Delaware		49	83	110	-4	10	-4
District of Columbia		55	91	102	-1	1	-1
Florida		32	55	98	-4	-2	-10
Georgia		52	81	109	-6	-11	-12
Kentucky		59	98	112	0	7	-1
Louisiana		50	84	110	-2	-1	-8
Maryland		47	83	105	0	9	0
Mississippi		57	89	111	-3	-1	-4
North Carolina		53	86	111	-6	-4	-4
Oklahoma		53	95	115	-7	-12	-13
South Carolina		60	94	115	-3	3	-1
Tennessee		56	89	111	-6	-2	-6
Texas		38	75	109	-6	-20	-14
Virginia	46	77	103	-5	3	-3	
West Virginia	57	93	112	0	1	-6	
West	Alaska	39	78	110	-5	-13	-1
	Arizona	30	58	105	-4	-14	-18
	California	22	41	86	1	3	0
	Colorado	35	69	102	-6	-25	-17
	Hawaii	38	61	100	-6	2	19
	Idaho	45	82	108	-5	-9	-2
	Montana	53	89	109	-2	-8	-8
	Nevada	26	49	106	-6	0	1
	New Mexico	43	80	113	-2	2	-4
	Oregon	30	63	105	-3	-3	0
	Utah	34	73	106	-5	-16	-6
	Washington	32	67	103	-4	-2	-4
	Wyoming	63	109	115	-9	-14	-15
<b>U.S. total</b>		<b>43</b>	<b>75</b>	<b>103</b>	<b>-1</b>	<b>-1</b>	<b>-5</b>

Source: Special Tabulation (CHAS) Files, US Census and HUD, 1990 and 2000

Table 5		Shortage of Units, 2000				Change in Shortage of Units, 1990-2000		
		Affordable to Renter Households with Income of 0-30% AMI	Affordable and Available to Renter Households with Income of 0-30% AMI	Affordable and Available to Renter Households with Income of 0-50% AMI	Affordable and Available to Renter Households with Income of 0-80% AMI	Affordable and Available to Renter Households with Income of 0-30% AMI	Affordable and Available to Renter Households with Income of 0-50% AMI	Affordable and Available to Renter Households with Income of 0-80% AMI
STATE								
Northeast	Connecticut	20,927	59,963	31,856	-	11,357	-	-
	Maine	-	16,222	8,096	-	2,232	-	-
	Massachusetts	32,399	122,546	95,738	17,652	12,656	-	1,039
	New Hampshire	3,705	15,793	12,279	-	3,569	206	-
	New Jersey	84,202	152,945	145,238	12,617	31,055	22,396	10,200
	New York	315,984	559,228	536,758	114,583	58,271	135,271	93,469
	Pennsylvania	14,894	168,263	73,844	-	9,779	-	-
	Rhode Island	5,751	23,158	7,668	-	4,284	-	-
	Vermont	706	8,842	7,322	-	1,664	-	-
	Midwest	Illinois	61,564	201,924	95,063	-	8,318	9,366
Indiana		-	73,738	15,996	-	8,423	-	-
Iowa		-	30,279	1,992	-	-	-	-
Kansas		-	27,574	1,658	-	1,896	1,658	-
Michigan		19,722	131,135	39,006	-	-	-	-
Minnesota		-	57,263	31,257	-	603	-	-
Missouri		-	64,500	2,473	-	2,621	-	-
Nebraska		-	17,935	1,091	-	2,026	-	-
North Dakota		-	5,944	-	-	-	-	-
Ohio		14,097	156,602	21,440	-	-	-	-
South Dakota		-	6,103	-	-	-	-	-
Wisconsin	-	75,262	19,684	-	-	-	-	
South	Alabama	-	44,743	-	-	6,098	-	-
	Arkansas	-	31,540	9,162	-	5,117	-	-
	Delaware	470	8,614	5,255	-	2,215	-	-
	District of Columbia	8,153	22,461	6,530	-	3,477	68	-
	Florida	130,497	254,869	297,740	24,157	53,717	61,553	24,157
	Georgia	2,233	104,828	73,128	-	25,062	46,591	-
	Kentucky	-	48,850	3,641	-	3,933	-	-
	Louisiana	5,631	72,445	37,023	-	4,697	4,880	-
	Maryland	18,970	76,047	42,352	-	12,936	-	-
	Mississippi	-	32,515	14,272	-	4,349	1,808	-
	North Carolina	-	98,813	50,322	-	26,857	22,061	-
	Oklahoma	-	43,457	8,240	-	9,067	8,240	-
	South Carolina	-	39,759	10,160	-	8,160	-	-
	Tennessee	-	70,049	30,447	-	15,711	8,406	-
Texas	124,058	337,807	246,821	-	62,235	200,344	-	
Virginia	6,550	90,679	70,322	-	20,193	2,797	-	
West Virginia	-	22,211	6,100	-	626	-	-	
West	Alaska	-	8,351	6,330	-	999	3,819	-
	Arizona	35,013	80,263	89,843	-	19,572	42,255	-
	California	535,357	773,730	1,048,978	381,228	69,593	38,160	26,833
	Colorado	30,605	71,185	62,362	-	13,641	52,093	-
	Hawaii	-	22,594	25,489	-	6,064	1,936	-
	Idaho	-	13,749	9,057	-	3,593	5,485	-
	Montana	-	11,373	5,173	-	1,428	3,848	-
	Nevada	22,127	35,981	47,135	-	14,967	15,866	-
	New Mexico	-	24,475	15,917	-	3,980	1,228	-
	Oregon	33,804	65,416	64,814	-	15,147	16,959	-
	Utah	4,125	24,242	19,901	-	5,132	13,143	-
	Washington	53,379	110,602	98,594	-	27,066	23,441	-
	Wyoming	-	4,331	-	-	1,263	-	-
	<b>U.S. total</b>		<b>1,584,923</b>	<b>4,621,198</b>	<b>3,553,567</b>	<b>550,237</b>	<b>605,649 (14.8%)</b>	<b>743,878 (24.2%)</b>

Source: Special Tabulation (CHAS) Files, US Census and HUD, 1990 and 2000

When the income threshold is raised to 80% of AMI, the shortage declines in all states, disappearing entirely in all but five. Thus, needs for additional affordable and available units are overwhelmingly concentrated among renter households below incomes of 30% of AMI. Most states have a net surplus of units compared to renter households in the 31% to 50% of AMI range, and all states have a surplus in the 51% to 80% of AMI range.

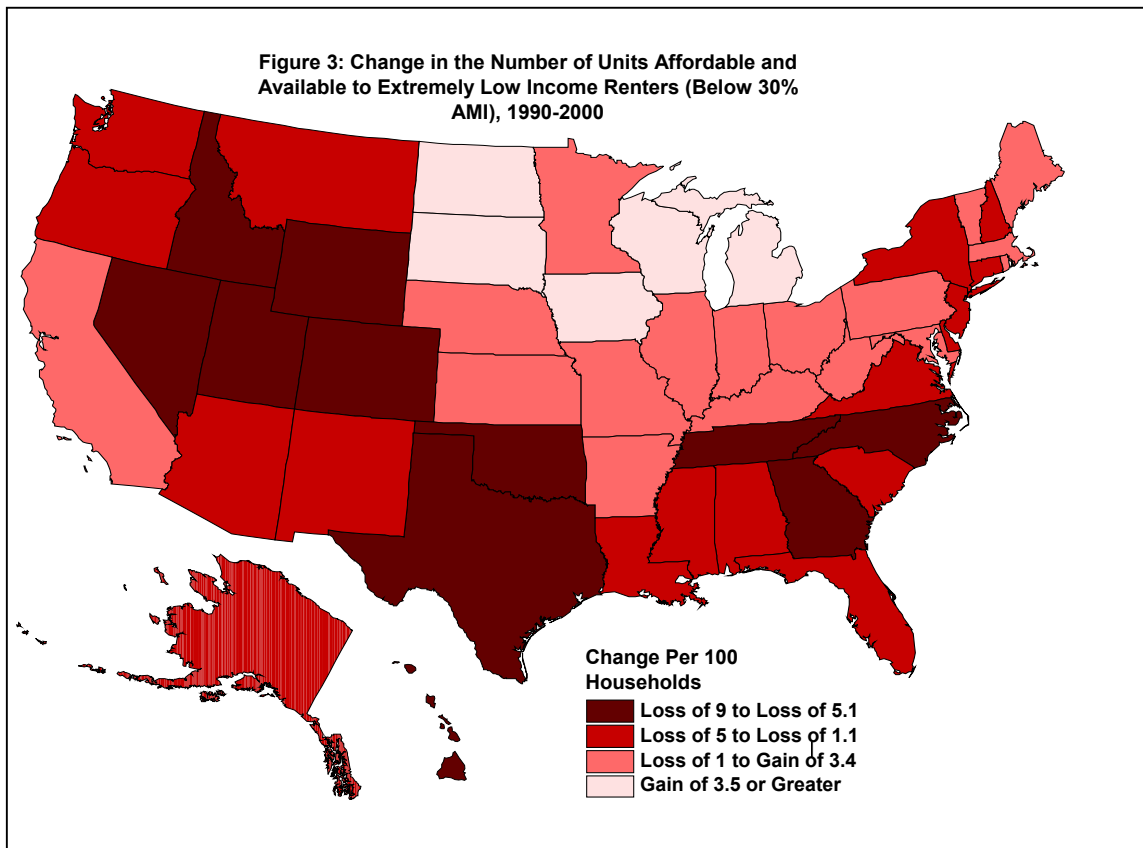
### ***Changes in affordable and available units compared to renter households***

Across the U.S., the shortages of housing that was both affordable and available to renter households with incomes below 30% or 50% of AMI worsened only slightly over the decade. As Table 4 shows, under both lower income cutoffs, the number of affordable and available units fell by only 1 unit per 100 households on average. While the loss of units affordable and available to renter households with incomes less than 80% of AMI range was greater, this must be seen in the context of the significant surpluses of units affordable and available nationally and in most states for other low income renter

households. In most states the declines are unlikely to have had a significant impact on affordability for low income renter households (as reflected in the severe rent burden statistics in Table 1B).

Although the national average declines in the ratio of affordable and available units to households are modest, they too mask much more severe drops for extremely low and very low income renter households in some states.<sup>10</sup> As shown by the state data in Table 4, shortages for very low income renter households became appreciably worse in some Western and Southern states. In Colorado, the ratio of affordable units available to renter households with incomes below 50% of AMI worsened by 25 units per 100 renter households, falling from 94 to 69; in Texas this ratio plunged by 20 units from 95 to 75. Lesser declines occurred in almost all other states in the West, 8 states in the South, and New York, Illinois, and Kansas. In most states in the Midwest and the Northeast, by contrast, shortages of housing affordable and available to renter households with incomes below 50% of AMI eased. In California, interestingly, there was also some improvement, though at the end of the decade there remained a considerable shortage of units for extremely and very low income renter households in that state.

There was even less improvement with regard to shortages of housing available and affordable to renter households with incomes below 30% of AMI. Shortages increased the most in the West (outside of California) and the South, and in New York, New Jersey, and New Hampshire (Figure 3). These differences by income suggest that units subsidized by the LIHTC and tax-exempt multifamily bonds may well have contributed to the drops in housing problems observed among Midwestern and Northeastern renter households with incomes above 30% of AMI.



<sup>10</sup> As discussed above, the measures of shortages used here assume that affordable units within a state exist where there is demand and that anyone within an income band can afford an apartment renting for 30% of the top threshold income for that band (see footnote 3).



To summarize the impact of these changes, the last columns of Table 5 calculate for each state the number of units by which shortages increased between 1990 and 2000. As shown, shortages of units affordable and available to extremely low income renter households increased in all but six states in the Midwest (Wisconsin, Michigan, Ohio, Iowa, North Dakota, and South Dakota). Summed across the nation, these shortages widened by a total of 606,000 units, an increase of 15% over the 1990 shortage of 4.1 million.

## **Discussion and Policy Implications**

This assessment of 1990–2000 changes at the state level from HUD Special Tabulations of the 1990 and 2000 Census reveals declines in most states in the incidence of housing problems among renter households in three different low income categories. The shares of very low income renter households with severe rent burdens also dropped in all but six states. These developments over the past decade are welcome.

Other findings are discouraging. Despite the improvements, 56% of renter households with extremely low incomes—well over four million struggling households—paid more than half of their income for rent in 2000. The shortage of units affordable and available to extremely low income renter households not only remained very high in every state, but in many states and across the country, the shortage grew worse over a decade in which income growth and many other economic indicators were positive.

The HUD Special Tabulation data look at only two points in time. Comparing the 1990 to 2000 figures is helpful for identifying recent trends, but must be understood in the context of current economic realities. The housing improvements of the past decade reflect income growth in the late 1990s, but this trend has since reversed. Since 2000, median household income has fallen, poverty levels have risen, and the share of people in deep poverty has risen to levels higher than any year since these data were first calculated in 1979 (CBPPn 2003b & 2003c). This makes the concurrent decline in the number of units available to extremely low income renter households during this period, the other important element in the affordability equation, especially troubling. In general there has been a shift in the distribution of rental units toward more high priced units over the past two decades, although in the 1990s this was offset somewhat by increases in income (Quigley & Raphael, 2003). Now that income growth has stalled and economic growth has become uncertain, housing problems among lower income renter households may well again rise as falling incomes are being met with a reduced supply of affordable and available rental units.

While vacancy rates have risen and there has been some anecdotal evidence of declining rents in higher cost developments, the supply of available low income housing remains extremely tight in most major markets. Additionally, with declines in incomes and increased unemployment, households renting in units previously chosen based on higher incomes are likely to seek lower cost apartments, squeezing the bottom of the rental market even more. In view of the severe shortages of affordable housing available to the lowest income renter households in 2000 during good economic times, the post-2000 situation has undoubtedly become more dire.

Indeed the empirical evidence from years subsequent to the 2000 Census implies strongly that such problems have worsened since 2000. The 2001 American Housing Survey documented a national rise in critical problems, defined as severe rent burden or severely inadequate housing among all renter households and owners with incomes up to 120% of AMI, between 1999 and 2001 (HUD, 2003. p. xix-xxi). Similarly, the American Community Survey shows that the percentage of renter households with unaffordable rent burdens rose significantly nationally and in many states between 2000 and 2002 (NLIHC, 2003).

The failure of the booming 1990s economy to fundamentally improve the situation of the lowest income renter households makes it clear that today's more uncertain economic climate requires a renewed commitment to policies to address the affordable housing shortage. What is also clear is that, while every state faces a housing crisis for its lowest income renter households, the needs of states vary. In states or jurisdictions where there are absolute shortages of units affordable and available to the lowest income renter households, additional production of units targeted at these renter households is essential, together with added income supplements such as vouchers so that these renter households can afford the additional units. In locations with greater availability of affordable units, or of units with rents below local Fair Market Rents,<sup>11</sup> rent supplements can play a more significant and cost-effective role. Even there, however, production of targeted units will likely often be necessary to replace obsolete units and to allow renter households with income support to find adequate and affordable units of sufficient size for their households.

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<sup>11</sup> Fair Market Rents are gross rent estimates developed by HUD for administering the Housing Choice Voucher program to assure that there is a sufficient supply of rental housing for program participants (HUD, 1995).

# Glossary of Terms and Concepts

## Datasets Discussed

**CHAS Tables** – The dataset created for the Department of Housing and Urban Development (HUD) by the U.S. Census Bureau using special cuts of the 2000 U.S. Census. The files are often referred to as CHAS (Comprehensive Housing Affordability Strategy) files. For more information: <http://www.huduser.org/datasets/cp.html>.

**American Community Survey (ACS)** – The ACS is a new survey being implemented by the Census Bureau. When fully implemented, the ACS will provide yearly updated data on economic, social, economic, and housing characteristics for states, counties, cities, and metropolitan areas. For smaller areas, it will take three to five years to accumulate enough data. For more information: <http://www.census.gov/acs/www/>.

**American Housing Survey (AHS)** – The AHS looks at housing in the United States. National data are collected in odd-numbered years, and data for 47 selected metropolitan areas are collected approximately every six years. For more information: <http://www.census.gov/hhes/www/ahs.html>.

## Other Terms

**Area Median Income (AMI)** – Median Household Income for selected geography.

**Gross Rent** – Contract rent plus utilities such as electricity and water, but not telephone.

**Extremely Low Income Renter Household** – Household with income of 0-30% of AMI.

**Very Low Income Renter Household** – Household with income of 31-50% of AMI.

**Low Income Renter Household** – Household with income of 51-80% of AMI.

**Housing Problems** – Housing problems are defined to include crowding (more than one person per room), lack of kitchen or plumbing facilities, or spending more than 30% of gross rent on housing.

**Affordable Housing** – Housing is considered affordable when a household spends less than 30% of income on gross rent.

**Moderate Housing Cost Burden** – Spending more than 30% of household income on gross rent.

**Severe Housing Cost Burden** – Spending more than 50% of household income on gross rent.

**Units Affordable** – This is a count of the total rental units (including vacant for-rent units) in a given area nominally affordable to a renter household with a specific threshold income, without regard to the actual income of the current residents. This is presented here as the number of units meeting this definition per 100 renter households at or below the income threshold of interest.

**Affordable Units Available** – This is a count of rental units affordable at a specific income threshold in a given area that are either currently occupied by households with incomes at or below that threshold or that are vacant for-rent. This count excludes units that are nominally affordable but occupied by higher income households. This is presented here as the number of units meeting this definition per 100 renter households at or below the income threshold of interest.

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# National Low Income Housing Coalition Membership Form

## Membership Types

Individual	Nonprofit Organizations & Government Agencies (by operating budget)	Corporations
<input type="checkbox"/> Low Income \$20	<input type="checkbox"/> Up to \$100,000 \$50	<input type="checkbox"/> Corporations \$1000
<input type="checkbox"/> Regular \$50	<input type="checkbox"/> \$100,000–249,999 \$100	
<input type="checkbox"/> Sustaining \$200	<input type="checkbox"/> \$250,000–499,999 \$200	
	<input type="checkbox"/> \$500,000–999,999 \$350	
	<input type="checkbox"/> \$1,000,000–1,500,000 \$750	
	<input type="checkbox"/> over \$1,500,000 \$1000	

Nonprofit organizations, corporations and government agencies may list additional staff to receive **Memo to Members** on the back of the form

Lsg Ground

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# National Low Income Housing Coalition 2004

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