

# Understanding Whom the LIHTC Program Serves

Data on Tenants in LIHTC Units  
as of December 31, 2014



PD&R



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

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## I. Introduction

In 2008, Congress passed the Housing and Economic Recovery Act (HERA), requiring each state 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 states have not fully adopted HUD's standards for collecting demographic information. Thus, although income and rent information were collected across states using fairly uniform standards and definitions, the demographic information was not standardized and, in some states, 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 the 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 third public release of information under the HERA mandate. Although the information reported here is not inclusive of all tenants served by the LIHTC Program, it provides a useful picture of the program's beneficiaries. The information presented within was received by HUD in the fall of 2015 and includes tenants in LIHTC units as of December 31, 2014. Table 1 highlights the differences between the 2013 and 2014 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 2013 and 2014 LIHTC Data Submissions**

State	LIHTC Properties PIS Database						LIHTC HERA-Mandated Tenant Submissions					
	2013 Data		2014 Data		Difference 2013–2014		2013 Data		2014 Data		Difference 2013–2014	
	Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units
Alabama	709	36,208	644	33,710	-65	-2,498	325	13,452	668	35,235	343	21,783
Alaska	90	3,469	96	3,670	6	201	44	1,773	106	1,108	62	-665
Arizona	376	28,653	361	27,722	-15	-931	341	26,450	363	28,440	22	1,990
Arkansas	578	28,447	492	23,200	-86	-5,247	389	17,084	391	17,222	2	138
California	3,313	263,806	3,634	287,804	321	23,998	2,831	224,698	3,219	260,741	388	36,043
Colorado	454	29,556	539	36,603	85	7,047	472	30,086	485	31,164	13	1,078
Connecticut	307	18,029	332	20,182	25	2,153	222	15,174	231	15,607	9	433
Delaware	137	7,900	122	7,334	-15	-566	124	6,825	125	6,973	1	148
District of Columbia	134	17,888	159	19,216	25	1,328	151	15,048	261	16,555	110	1,507
Florida	1,265	177,304	1,302	178,909	37	1,605	998	147,269	1,029	149,986	31	2,717
Georgia	991	93,950	940	89,546	-51	-4,404	643	50,232	484	40,001	-159	-10,231
Guam	5	433	7	587	2	154	5	433	7	587	2	154
Hawaii	74	6,727	86	7,626	12	899	77	6,730	83	7,831	6	1,101
Idaho	201	8,402	205	8,533	4	131	214	8,166	204	8,284	-10	-118
Illinois <sup>a</sup>	1,301	84,418	1,090	83,338	-211	-1,080	286	17,813	1,096	60,226	810	42,413
Indiana	748	46,354	648	42,695	-100	-3,659	496	45,796	424	28,009	-72	-17,787
Iowa	615	22,850	514	20,262	-101	-2,588	468	17,374	487	18,512	19	1,138
Kansas	496	23,627	479	21,625	-17	-2,002	474	20,711	3,221	20,013	2,747	-698
Kentucky	726	23,658	780	28,683	54	5,025	478	12,081	530	13,715	52	1,634
Louisiana	885	48,742	776	43,702	-109	-5,040	355	17,922	538	27,566	183	9,644
Maine	197	6,673	203	7,052	6	379	167	6,142	185	6,646	18	504
Maryland	369	35,201	448	41,577	79	6,376	414	35,392	370	33,026	-44	-2,366
Massachusetts	734	49,868	880	62,244	146	12,376	609	43,062	634	45,414	25	2,352
Michigan	1,302	72,690	1,041	64,776	-261	-7,914	1,027	63,250	1,052	64,889	25	1,639
Minnesota	808	36,815	872	41,148	64	4,333	689	33,313	731	33,285	42	-28
Mississippi	580	32,105	662	34,289	82	2,184	529	27,567	538	28,537	9	970
Missouri	919	43,314	1,713	60,692	794	17,378	916	41,525	861	34,321	-55	-7,204
Montana	210	6,058	189	5,797	-21	-261	182	5,313	184	5,313	2	0
Nebraska	330	10,858	335	11,223	5	365	329	10,978	329	10,859	0	-119
Nevada	184	19,247	231	23,174	47	3,927	215	24,182	195	19,560	-20	-4,622
New Hampshire	177	6,484	208	7,494	31	1,010	163	5,181	176	5,540	13	359
New Jersey	631	46,065	626	44,837	-5	-1,228	462	31,835	431	25,983	-31	-5,852
New Mexico	334	22,423	311	19,600	-23	-2,823	209	14,115	216	14,447	7	332
New York <sup>a</sup>	2,724	170,626	2,859	174,891	135	4,265	1,320	106,092	1,540	124,488	220	18,396
North Carolina	1,375	57,352	1,425	57,079	50	-273	906	48,506	923	50,222	17	1,716
North Dakota	171	5,167	176	5,300	5	133	168	5,092	173	5,210	5	118
Ohio	1,419	92,047	1,551	100,449	132	8,402	595	36,776	1,120	72,162	525	35,386
Oklahoma	475	23,537	531	26,506	56	2,969	391	18,247	398	17,990	7	-257
Oregon	543	31,505	589	34,310	46	2,805	153	7,147	268	15,718	115	8,571
Pennsylvania	817	31,936	1,075	49,133	258	17,197	947	43,926	1,016	47,640	69	3,714
Puerto Rico	204	18,047	207	18,944	3	897	182	15,804	197	17,528	15	1,724
Rhode Island	161	10,297	158	10,376	-3	79	168	10,355	170	10,525	2	170
South Carolina	537	29,363	553	29,858	16	495	478	23,121	505	25,890	27	2,769
South Dakota	160	5,862	228	8,124	68	2,262	150	5,087	165	6,192	15	1,105
Tennessee	925	53,925	578	47,620	-347	-6,323	478	36,822	511	39,782	33	2,960
Texas	1,967	187,151	2,051	223,702	84	36,551	1,483	170,555	1,539	176,511	56	5,956
Utah	366	19,050	354	19,074	-12	24	304	15,551	332	16,401	28	850
Vermont	245	5,340	258	5,877	13	537	237	5,591	247	5,885	10	294
U.S. Virgin Islands	24	1,363	24	1,076	0	-287	23	1,072	23	892	0	-180
Virginia	873	76,800	958	84,438	85	7,638	866	74,035	911	77,700	45	3,665
Washington	1,006	69,070	937	71,068	-69	1,998	760	36,387	827	62,340	67	25,953
West Virginia	232	10,660	261	11,919	29	1,259	229	10,428	240	10,682	11	254
Wisconsin	795	24,705	878	30,046	83	5,341	450	21,038	791	34,266	341	13,228
Wyoming	89	3,992	94	4,066	5	74	85	3,636	94	3,859	9	223
<b>Total</b>	<b>35,288</b>	<b>2,286,017</b>	<b>36,790</b>	<b>2,423,175</b>	<b>1,502</b>	<b>137,158</b>	<b>25,677</b>	<b>1,732,240</b>	<b>36,516</b>	<b>1,937,538</b>	<b>10,839</b>	<b>205,298</b>

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

Note: The 2013 data are identical to those reported in *Data on Tenants in LIHTC Units as of December 31, 2013*, and do not include information on properties placed in service prior to 2014 that was reported with the 2014 PIS data collection.

<sup>a</sup> 2013 totals do not include tenant data from Illinois' suballocator, the Chicago Department of Planning and Development, or one of New York City's suballocators, the Department of Housing Preservation & Development (HPD). 2014 totals include tenant data from the Chicago Department of Planning and Development but not from the New York City HPD.

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

State	2014 LIHTC Properties PIS Database				2014 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	644	33,710	84.0	85.3	668	35,235	91.3	91.1
Alaska	96	3,670	17.7	25.5	106	1,108	83.0	66.9
Arizona	361	27,722	96.1	96.8	363	28,440	90.9	92.3
Arkansas	492	23,200	72.6	70.4	391	17,222	12.5	13.3
California	3,634	287,804	77.2	78.4	3,219	260,741	82.1	82.0
Colorado	539	36,603	85.7	85.7	485	31,164	77.1	75.0
Connecticut	332	20,182	62.3	72.2	231	15,607	69.3	65.1
Delaware	122	7,334	93.4	92.6	125	6,973	90.4	92.8
District of Columbia	159	19,216	75.5	73.2	261	16,555	38.3	53.0
Florida	1,302	178,909	77.5	83.0	1,029	149,986	91.8	94.9
Georgia	940	89,546	38.5	48.4	484	40,001	90.1	91.5
Guam	7	587	100.0	100.0	7	587	71.4	73.8
Hawaii	86	7,626	91.9	94.6	83	7,831	77.1	72.4
Idaho	205	8,533	99.5	99.7	204	8,284	84.8	86.4
Illinois	1,090	83,338	65.6	67.8	1,096	60,226	72.0	88.4
Indiana	648	42,695	63.1	63.1	424	28,009	81.8	80.2
Iowa	514	20,262	94.0	96.4	487	18,512	85.4	85.5
Kansas	479	21,625	79.3	80.1	3,221	20,013	85.3	86.7
Kentucky	780	28,683	66.7	77.1	530	13,715	85.7	84.3
Louisiana	776	43,702	67.1	70.8	538	27,566	86.2	87.0
Maine	203	7,052	89.2	92.8	185	6,646	89.7	92.0
Maryland	448	41,577	66.1	62.7	370	33,026	63.8	64.0
Massachusetts	880	62,244	64.0	70.2	634	45,414	66.4	68.5
Michigan	1,041	64,776	95.3	95.6	1,052	64,889	81.4	80.6
Minnesota	872	41,148	75.2	75.4	731	33,285	85.0	79.6
Mississippi	662	34,289	75.1	83.6	538	28,537	92.4	93.7
Missouri	1,713	60,692	51.2	72.2	861	34,321	76.0	71.3
Montana	189	5,797	95.2	96.5	184	5,313	92.9	93.5
Nebraska	335	11,223	97.3	99.0	329	10,859	90.3	90.0
Nevada	231	23,174	76.6	81.4	195	19,560	63.6	63.1
New Hampshire	208	7,494	84.6	85.6	176	5,540	55.1	60.8
New Jersey	626	44,837	35.8	36.2	431	25,983	44.8	44.9
New Mexico	311	19,600	62.4	70.5	216	14,447	84.7	87.2
New York <sup>a</sup>	2,859	174,891	46.7	64.2	1,540	124,488	65.7	67.8
North Carolina	1,425	57,079	65.5	87.6	923	50,222	97.8	97.9
North Dakota	176	5,300	89.2	91.1	173	5,210	83.2	84.9
Ohio	1,551	100,449	70.5	75.1	1,120	72,162	76.8	78.1
Oklahoma	531	26,506	64.6	60.8	398	17,990	68.3	65.0
Oregon	589	34,310	44.5	49.7	268	15,718	77.2	78.1
Pennsylvania	1,075	49,133	87.7	91.8	1,016	47,640	54.8	50.9
Puerto Rico	207	18,944	94.7	95.3	197	17,528	66.5	56.7
Rhode Island	158	10,376	98.7	98.9	170	10,525	97.6	98.1
South Carolina	553	29,858	79.6	81.6	505	25,890	36.2	33.9
South Dakota	228	8,124	67.1	72.8	165	6,192	86.1	82.7
Tennessee	578	47,602	88.2	89.2	511	39,782	97.8	98.4
Texas	2,051	223,702	70.6	75.0	1,539	176,511	65.5	62.3
Utah	354	19,074	93.8	95.1	332	16,401	91.0	92.1
Vermont	258	5,877	91.1	90.9	247	5,885	44.5	40.4
U.S. Virgin Islands	24	1,076	87.5	85.3	23	892	82.6	87.1
Virginia	958	84,438	95.8	96.5	911	77,700	45.8	44.1
Washington	937	71,068	0.9	2.3	827	62,340	0.4	0.4
West Virginia	261	11,919	82.0	80.8	240	10,682	80.4	79.0
Wisconsin	878	30,046	89.2	90.3	791	34,266	80.9	78.9
Wyoming	94	4,066	100.0	100.0	94	3,859	73.4	78.0
<b>Total</b>	<b>36,790</b>	<b>2,423,175</b>	<b>69.5</b>	<b>74.2</b>	<b>36,516</b>	<b>1,937,538</b>	<b>64.8</b>	<b>73.3</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 Household Size at Certification (%)	Equals Reported Household Size at Certification (%)	Greater Than Reported Household Size at Certification (%)	Total (%)
Alabama	0.0	3.0	91.7	5.4	100.0
Alaska	4.7	1.7	84.7	8.9	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	2.3	8.4	88.5	0.8	100.0
Colorado	0.0	4.9	75.7	19.4	100.0
Connecticut	3.6	3.5	92.9	0.0	100.0
Delaware	0.0	0.0	100.0	0.0	100.0
District of Columbia <sup>a</sup>	57.2	2.1	39.8	0.9	100.0
Florida <sup>b</sup>	3.7	63.5	32.8	0.0	100.0
Georgia	0.0	0.0	100.0	0.0	100.0
Guam	28.8	1.5	68.8	0.9	100.0
Hawaii	2.3	1.7	96.0	0.0	100.0
Idaho	1.1	0.9	97.3	0.8	100.0
Illinois	1.5	14.8	80.6	3.1	100.0
Indiana	0.0	4.5	84.1	11.5	100.0
Iowa	0.0	1.0	98.8	0.3	100.0
Kansas	6.7	41.3	45.0	7.1	100.0
Kentucky	11.3	3.1	83.7	1.9	100.0
Louisiana	0.0	0.6	99.0	0.4	100.0
Maine	0.0	0.0	99.6	0.4	100.0
Maryland	3.8	1.8	94.4	0.0	100.0
Massachusetts	3.0	1.2	95.8	0.0	100.0
Michigan	0.0	0.3	98.9	0.8	100.0
Minnesota	0.6	20.6	78.8	0.0	100.0
Mississippi	0.0	0.4	99.1	0.5	100.0
Missouri	0.0	0.3	99.4	0.3	100.0
Montana	2.3	0.0	97.5	0.2	100.0
Nebraska	0.0	0.8	98.8	0.5	100.0
Nevada	0.0	0.0	99.7	0.3	100.0
New Hampshire	0.0	0.0	99.5	0.5	100.0
New Jersey	0.0	0.0	100.0	0.0	100.0
New Mexico	0.0	2.6	97.2	0.2	100.0
New York <sup>c</sup>	18.8	12.1	68.5	0.5	100.0
North Carolina	4.6	32.4	63.0	0.0	100.0
North Dakota <sup>b</sup>	0.0	47.5	52.5	0.0	100.0
Ohio	0.0	1.9	92.4	5.7	100.0
Oklahoma	0.0	0.3	99.4	0.3	100.0
Oregon	0.0	0.0	99.6	0.4	100.0
Pennsylvania	0.7	0.0	94.7	4.6	100.0
Puerto Rico	0.0	0.0	99.9	0.1	100.0
Rhode Island	2.2	0.0	96.5	1.3	100.0
South Carolina	0.0	0.0	99.7	0.3	100.0
South Dakota	0.1	0.0	99.7	0.2	100.0
Tennessee	0.0	3.2	92.0	4.8	100.0
Texas <sup>b</sup>	0.1	61.1	38.8	0.0	100.0
Utah	0.0	0.0	99.8	0.2	100.0
Vermont	0.2	0.0	98.9	0.9	100.0
U.S. Virgin Islands	4.5	2.4	93.2	0.0	100.0
Virginia	0.0	0.0	99.6	0.4	100.0
Washington	0.0	0.8	99.2	0.0	100.0
West Virginia	5.7	0.5	93.8	0.0	100.0
Wisconsin	0.0	0.9	95.4	3.7	100.0
Wyoming	0.0	0.0	99.6	0.4	100.0
<b>Total</b>	<b>2.9</b>	<b>15.2</b>	<b>80.4</b>	<b>1.5</b>	<b>100.0</b>

<sup>a</sup> The District of Columbia reported household size at certification for less than one-half of its tenants.

<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 2013 and 2014 Data Submissions

Table 1 provides a comparison of HUD’s 2013 and 2014 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 2013 data presented in table 1 are identical to those reported in *Data on Tenants in LIHTC Units as of December 31, 2013* and do *not* include updated information on properties placed in service prior to 2014 that was reported with the 2014 LIHTC properties placed in service (PIS) data collection.<sup>1</sup> The changes between 2013 and 2014 all represent *net* changes in either total properties or total units.

In aggregate, there was a net increase of 1,502 active properties containing 137,158 units in HUD’s 2014 LIHTC PIS database compared with the 2013 version. The highlighted rows in the first four columns indicate states whose total property counts are less in the 2014 data than in the 2013 data. These decreases solely reflect an effort to improve identification of properties that are no longer monitored for LIHTC compliance. Thus, these decreases indicate an improvement in data quality and better facilitate data matching. For several states, however, large decreases in the number of tenants reported offset the improvement in matching, which is shown in table 2.

For the HERA-mandated tenant data, a net additional 205,298 units were reported in the 2014 data compared with the number in the 2013 data. The increase reflects both an increase in the stock of LIHTC units—that is, those placed in service in 2014—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 2014 HERA data than in the 2013 data.

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<sup>1</sup> HFAs reported 318 LIHTC properties placed in service in 2013 with the 2014 properties. These properties were not previously reported.



### III. Assessing Completeness of 2014 Tenant Data

The LIHTC is administered by 60 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, although the state reports the tenant and property data for the entire state.<sup>5</sup>

#### A. States Submitting Tenant Data

HUD requests tenant data and property characteristics from the 60 agencies that conduct program compliance. HFAs administering the LIHTC in the cities of Chicago and New York did not submit 2013 tenant information. The 2014 data include, for the first time, data from the city of Chicago. The New York City Department of Housing Preservation & Development (HPD) did not submit 2014 data and, therefore, is 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

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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 report tenant and property data to the state HFA. Beginning in the fall of 2016, however, the suballocators began reporting directly to HUD.

these 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 2013, 2014, or 2015.<sup>6</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>7</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 2014. HUD's PIS database also has known undercounting, primarily for the most recently collected placed-in-service years.<sup>8</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 where issues of incomplete data, in either data source, may be larger.

Overall, 36,790 properties were reported as in service and monitored for LIHTC compliance in 2014. State HFAs, however, submitted tenant information for 36,516 properties.<sup>9</sup> As expected, most states reported more properties in 2014, some with large increases. Alabama, Alaska, Illinois, and Kansas each reported at least twice as many properties in their 2014 tenant data. Several states—Georgia, Idaho, Indiana, Maryland, Missouri, Nevada, and New Jersey—reported fewer properties 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, 2.423 million active LIHTC units are in HUD's PIS database. State HFAs, however, reported data on tenants in 1.938 million units through the HERA-mandated tenant submission to HUD. Almost three-fourths (74.2 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>6</sup> Although HUD requested information for tenants as of December 31, 2014, some states provided the most recent income certification information, which was from 2015.

<sup>7</sup> HUD annually collects information on LIHTC properties placed in service during the previous calendar year. This information is available from <http://lihtc.huduser.org/>.

<sup>8</sup> In addition to underreporting because of technicalities of determining placed-in-service status, several states (Connecticut, Missouri, and New Mexico) did not submit information in certain recent years. See the database at <http://lihtc.huduser.org/> for years of nonreporting.

<sup>9</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 to 1.938 million units compared with 1.732 million units in the 2013 data, reflecting better overall reporting.<sup>10</sup> First-time reporting from the city of Chicago accounts for 7,660 units of this increase. Alabama, Alaska, Illinois, Kansas, Ohio, Oregon, and Washington provided more than double the number of units in their 2014 submissions than for 2013. Several states, most notably Georgia, Indiana, and Maryland, submitted 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. Three states (Florida, North Dakota, and Texas), however, provided data for only one member per household, usually reported as the head of the household.<sup>11</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. Some reporting, such as reporting 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 2.9 percent of all reported households. With the exception of the District of Columbia—which did not report household size for more than one-half of its reported households—and Florida, North Dakota, and Texas—which provided information for only one household member per unit—this variable can be used to assess the completeness of household members in the tenant data.

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<sup>10</sup> This total includes both vacant and occupied units.

<sup>11</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.

## 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. Three states—Alaska, Georgia, and New Jersey—submitted information for less than approximately one-third of their active LIHTC property stock. Totals for New York are less 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 of each *reported* LIHTC household, and seven states, highlighted in gray, submitted all household members for less than 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>12</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>13</sup> Four states—Florida, North Dakota, Texas, and Washington—did not provide race or ethnicity information for any heads of household.<sup>14</sup> In addition, Pennsylvania reported race and ethnicity for only 5.2 percent of occupied units. Kentucky and Utah were the only other states to report this information for less than approximately one-half of its reported households.

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<sup>12</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>13</sup> For example, although the Alaska Housing Finance Corporation submitted both race and ethnicity data for 83.5 percent of reported heads of household, the tenant data for Alaska include only 17.7 percent of its LIHTC stock.

<sup>14</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/15-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	84.0	26.3	53.4	0.2	0.1	0.1	0.4	0.4	19.1	100.0
Alaska	17.7	25.9	17.5	5.5	20.4	6.9	2.6	4.6	16.5	100.0
Arizona	96.1	38.9	11.7	1.2	6.9	0.4	2.7	27.2	11.0	100.0
Arkansas	72.6	41.6	50.2	0.4	0.4	0.4	1.1	2.5	3.5	100.0
California	77.2	17.7	11.8	8.5	0.6	0.4	1.5	24.7	34.8	100.0
Colorado	85.7	34.8	9.4	2.0	0.9	0.2	1.7	21.3	29.7	100.0
Connecticut	62.3	30.8	25.9	0.6	0.4	0.2	1.9	25.5	14.7	100.0
Delaware	93.4	24.8	63.8	0.6	0.7	0.2	0.8	7.1	2.0	100.0
District of Columbia	75.5	2.0	73.7	0.4	0.2	0.1	0.6	4.0	19.1	100.0
Florida <sup>a</sup>	77.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Georgia	38.5	13.1	66.4	1.7	0.1	0.1	1.4	3.0	14.3	100.0
Guam	100.0	3.7	1.2	24.2	0.0	62.7	0.2	0.0	8.0	100.0
Hawaii	91.9	15.7	2.1	33.9	0.2	22.1	6.9	6.9	12.2	100.0
Idaho	99.5	75.3	1.6	1.1	1.6	0.2	1.0	8.7	10.4	100.0
Illinois	65.6	34.4	36.8	0.2	0.2	0.1	1.2	5.3	21.8	100.0
Indiana	63.1	48.1	38.1	0.0	0.2	0.1	1.1	1.0	11.3	100.0
Iowa	94.0	54.6	12.3	1.0	0.4	0.1	0.9	2.8	27.7	100.0
Kansas	79.3	48.7	17.9	0.6	0.6	0.2	13.2	2.0	16.8	100.0
Kentucky	66.7	24.0	16.7	0.1	0.1	0.0	0.4	0.2	58.4	100.0
Louisiana	67.1	14.0	65.6	0.2	0.2	0.0	3.9	1.0	15.1	100.0
Maine	89.2	77.2	7.2	0.8	0.8	0.1	3.4	1.2	9.3	100.0
Maryland	66.1	22.8	47.8	1.7	0.3	0.1	1.2	6.1	20.0	100.0
Massachusetts	64.0	30.9	18.1	5.3	0.3	0.1	1.8	28.3	15.1	100.0
Michigan	95.3	34.3	29.0	0.4	0.4	0.0	1.1	1.8	32.9	100.0
Minnesota	75.2	34.0	27.6	2.3	2.2	0.1	0.3	1.8	31.5	100.0
Mississippi	75.1	12.3	68.4	0.4	0.2	0.0	1.8	0.9	15.9	100.0
Missouri	51.2	50.5	32.0	0.4	0.2	0.1	1.6	1.9	13.3	100.0
Montana	95.2	70.3	0.7	0.3	9.8	0.2	1.9	2.9	14.0	100.0
Nebraska	97.3	36.0	14.8	0.5	0.9	0.1	1.2	4.1	42.4	100.0
Nevada	76.6	32.2	15.4	2.1	0.5	0.9	2.1	20.4	26.4	100.0
New Hampshire	84.6	71.1	3.7	0.8	0.2	0.1	13.4	2.0	8.7	100.0
New Jersey	35.8	23.5	37.0	0.8	0.3	0.1	1.2	9.0	28.2	100.0
New Mexico	62.4	21.7	3.2	0.5	7.9	0.1	6.5	40.7	19.3	100.0
New York <sup>b</sup>	46.7	16.7	29.1	2.4	0.4	0.1	0.5	19.8	31.0	100.0
North Carolina	65.5	25.0	47.5	0.5	0.8	0.2	0.0	2.9	23.0	100.0
North Dakota <sup>a</sup>	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Ohio	70.5	39.0	40.2	0.1	0.6	0.1	1.3	0.7	18.0	100.0
Oklahoma	64.6	58.8	19.9	0.6	7.5	0.3	2.4	3.8	6.8	100.0
Oregon	44.5	63.9	9.0	1.9	1.4	0.7	3.8	0.0	19.4	100.0
Pennsylvania <sup>a</sup>	87.7	0.0	0.0	0.0	0.0	0.0	0.0	5.2	94.8	100.0
Puerto Rico	94.7	0.2	0.1	0.0	0.0	0.0	0.2	84.8	14.7	100.0
Rhode Island	98.7	52.0	14.8	0.8	1.3	0.2	4.7	19.2	7.0	100.0
South Carolina	79.6	21.5	62.8	0.4	0.2	0.1	2.0	3.1	10.1	100.0
South Dakota	67.1	61.0	4.6	1.1	17.2	0.1	4.2	2.9	8.8	100.0
Tennessee	88.2	35.6	48.1	0.5	0.2	0.1	0.5	1.2	13.9	100.0
Texas <sup>a</sup>	70.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Utah	93.8	36.0	1.7	0.8	0.6	0.5	1.2	7.1	52.1	100.0
Vermont	91.1	81.5	2.9	0.8	0.3	0.0	8.6	1.0	5.0	100.0
U.S. Virgin Islands	87.5	0.3	45.2	0.0	0.0	0.0	0.4	14.3	39.7	100.0
Virginia	95.8	22.6	48.5	2.1	0.3	0.1	4.3	8.0	14.1	100.0
Washington <sup>a</sup>	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
West Virginia	82.0	73.8	12.8	0.2	0.2	0.0	3.6	1.4	7.9	100.0
Wisconsin	89.2	54.4	19.0	0.9	1.6	0.1	0.8	3.9	19.4	100.0
Wyoming	100.0	62.8	3.0	0.7	2.6	0.5	1.1	8.5	20.9	100.0
<b>Total</b>	<b>69.5</b>	<b>22.8</b>	<b>23.1</b>	<b>2.0</b>	<b>0.7</b>	<b>0.3</b>	<b>1.4</b>	<b>9.3</b>	<b>40.5</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 found 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 10 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	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.

**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	84.0	91.7	100.0	3.2
Alaska	17.7	84.7	95.5	5.9
Arizona	96.1	99.6	100.0	4.0
Arkansas	72.6	99.5	100.0	6.0
California	77.2	88.5	91.9	5.5
Colorado	85.7	75.7	86.1	1.9
Connecticut	62.3	92.9	94.6	6.9
Delaware	93.4	100.0	100.0	2.0
District of Columbia	75.5	39.8	50.2	3.4
Florida <sup>b</sup>	77.5	32.8	100.0	3.2
Georgia	38.5	100.0	100.0	0.6
Guam	100.0	68.8	96.8	0.4
Hawaii	91.9	96.0	95.8	3.0
Idaho	99.5	97.3	99.6	12.7
Illinois	65.6	80.6	99.0	2.8
Indiana	63.1	84.1	100.0	5.0
Iowa	94.0	98.8	88.0	6.0
Kansas	79.3	45.0	39.7	10.7
Kentucky	66.7	83.7	100.0	0.0
Louisiana	67.1	99.0	100.0	1.7
Maine	89.2	99.6	100.0	9.5
Maryland	66.1	94.4	96.4	4.7
Massachusetts	64.0	95.8	96.8	11.2
Michigan	95.3	98.9	72.0	5.7
Minnesota	75.2	78.8	96.3	4.3
Mississippi	75.1	99.1	89.7	3.8
Missouri	51.2	99.4	93.5	5.5
Montana	95.2	97.5	99.1	9.0
Nebraska	97.3	98.8	94.2	4.9
Nevada	76.6	99.7	83.5	5.5
New Hampshire	84.6	99.5	100.0	3.8
New Jersey	35.8	100.0	100.0	2.3
New Mexico	62.4	97.2	100.0	2.9
New York <sup>c</sup>	46.7	68.5	79.3	10.0
North Carolina	65.5	63.0	97.5	8.0
North Dakota <sup>b</sup>	89.2	52.5	45.5	0.0
Ohio	70.5	92.4	100.0	2.8
Oklahoma	64.6	99.4	95.5	5.4
Oregon	44.5	99.6	100.0	5.4
Pennsylvania <sup>d</sup>	87.7	94.7	6.2	6.2
Puerto Rico	94.7	99.9	100.0	3.1
Rhode Island	98.7	96.5	100.0	19.6
South Carolina	79.6	99.7	100.0	2.4
South Dakota	67.1	99.7	100.0	5.5
Tennessee	88.2	92.0	100.0	5.0
Texas <sup>d</sup>	70.6	38.8	0.0	0.0
Utah	93.8	99.8	87.7	3.2
Vermont	91.1	98.9	100.0	8.6
U.S. Virgin Islands	87.5	93.2	98.0	1.1
Virginia	95.8	99.6	100.0	2.7
Washington	0.9	99.2	69.2	14.2
West Virginia	82.0	93.8	96.5	11.1
Wisconsin	89.2	95.4	79.7	6.9
Wyoming	100.0	99.6	88.4	6.1
<b>Total</b>	<b>69.5</b>	<b>80.4</b>	<b>85.0</b>	<b>5.2</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>15</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, 2014. 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>15</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 <sup>a</sup> (% 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	99.9	40.5	25.1	24.7
Alaska	84.7	96.0	94.6	60.2	24.1	22.8
Arizona	99.6	99.8	99.7	47.1	26.6	25.6
Arkansas	99.5	99.2	99.1	43.5	22.4	21.9
California	88.5	97.1	97.7	36.2	35.5	34.0
Colorado	75.7	99.3	99.3	38.8	27.2	29.1
Connecticut	92.9	90.3	94.6	31.3	34.7	33.8
Delaware	100.0	99.0	92.9	40.1	27.1	26.4
District of Columbia	39.8	93.4	95.8	31.2	24.8	24.0
Florida	32.8	<i>Data Not Reported</i>				
Georgia	100.0	97.2	93.1	38.7	24.1	23.5
Guam	68.8	92.0	97.5	72.9	10.2	5.6
Hawaii	96.0	96.9	98.3	33.2	47.7	45.9
Idaho	97.3	99.8	99.6	40.2	28.5	27.9
Illinois	80.6	82.3	88.1	19.0	39.6	39.4
Indiana	84.1	100.0	99.8	41.6	24.9	25.3
Iowa	98.8	100.0	99.6	32.4	31.1	30.5
Kansas	45.0	93.6	95.5	20.2	28.9	28.8
Kentucky	83.7	99.2	98.5	33.4	28.3	28.1
Louisiana	99.0	97.4	98.0	45.2	22.9	22.3
Maine	99.6	99.5	99.7	31.9	40.2	39.2
Maryland	94.4	95.6	97.3	25.4	46.3	45.7
Massachusetts	95.8	96.2	97.9	33.2	35.5	34.3
Michigan	98.9	100.0	99.3	30.8	36.4	36.0
Minnesota	78.8	85.6	87.9	24.6	19.7	19.2
Mississippi	99.1	99.9	99.6	50.7	17.6	17.1
Missouri	99.4	100.0	99.6	33.4	33.1	32.7
Montana	97.5	97.6	98.6	31.1	35.5	35.2
Nebraska	98.8	99.9	99.2	40.4	27.1	26.5
Nevada	99.7	100.0	99.8	33.2	37.9	37.0
New Hampshire	99.5	98.5	99.0	37.1	38.1	36.9
New Jersey	100.0	91.1	86.2	26.1	42.2	41.6
New Mexico	97.2	96.3	98.1	45.0	19.8	18.9
New York <sup>b</sup>	68.5	65.6	74.9	20.3	25.1	24.4
North Carolina	63.0	95.0	96.6	35.4	32.6	32.0
North Dakota	52.5	0.1	0.1	<i>Data Suppressed<sup>c</sup></i>		
Ohio	92.4	99.0	95.6	34.9	31.5	31.2
Oklahoma	99.4	99.9	99.4	39.0	33.5	33.1
Oregon	99.6	99.9	99.9	34.4	28.2	27.5
Pennsylvania	94.7	94.7	96.9	28.4	45.5	44.9
Puerto Rico	99.9	99.9	99.6	43.7	37.2	36.8
Rhode Island	96.5	99.7	99.7	25.5	42.3	41.5
South Carolina	99.7	99.5	99.5	45.9	24.6	24.0
South Dakota	99.7	99.2	99.4	48.7	24.3	23.6
Tennessee	92.0	99.9	99.8	45.8	19.9	19.2
Texas	38.8	<i>Data Not Reported</i>				
Utah	99.8	99.8	92.3	39.6	19.0	18.5
Vermont	98.9	99.3	99.5	28.2	42.0	41.0
U.S. Virgin Islands	93.2	94.7	97.6	55.5	16.9	15.6
Virginia	99.6	99.6	99.6	42.1	25.8	24.8
Washington	99.2	90.1	91.1	32.7	28.4	27.6
West Virginia	93.8	93.8	96.2	33.9	25.9	25.3
Wisconsin	95.4	95.2	96.9	24.6	40.9	40.3
Wyoming	99.6	99.9	99.2	45.5	23.8	23.4
<b>Total</b>	<b>80.4</b>	<b>78.0</b>	<b>86.1</b>	<b>28.3</b>	<b>25.8</b>	<b>25.3</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 2012, 2013, or 2014<sup>16</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 2013, 2014, or 2015 for 84.0 percent of households. Texas reported household income with certification dates in 2013, 2014, or 2015 for less than 20 percent of households, and the District of Columbia and Guam 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 2013, 2014, or 2015, was reported for 83.8 percent of units, but income plus the information needed to calculate AMGI was provided for only 64.4 percent of units. Although some of the units excluded from this calculation had incomes certified before 2013, most of these units were excluded because of missing the income limit or income restriction. Alabama, Colorado, Florida, Indiana, Kansas, Kentucky, Ohio, Texas, and Wisconsin did not provide the necessary information to make the calculation for any of their reported units.

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<sup>16</sup> Although HUD requested information for tenants as of December 31, 2013, some states, primarily Kentucky, Montana, and Puerto Rico, provided the most recent income certification information, which was 2014.

## 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	84.0	94.6	15,610	7.8	19.1	20.2	22.0	31.0	100.0
Alaska	17.7	92.5	32,965	0.5	2.2	6.7	13.8	76.8	100.0
Arizona	96.1	100.0	17,988	5.8	15.3	16.8	18.9	43.2	100.0
Arkansas	72.6	93.3	13,104	7.7	24.7	20.7	18.2	28.6	100.0
California	77.2	90.5	19,488	3.0	6.1	26.4	16.0	48.4	100.0
Colorado	85.7	100.0	19,245	6.7	16.8	14.4	14.0	48.1	100.0
Connecticut	62.3	94.9	19,196	4.0	18.6	14.8	13.8	48.8	100.0
Delaware	93.4	99.7	17,881	6.8	16.2	17.3	16.7	43.0	100.0
District of Columbia <sup>a</sup>	75.5	41.3	21,941	9.2	16.5	10.2	7.2	56.8	100.0
Florida	77.5	84.8	22,880	3.6	10.1	10.6	14.8	60.9	100.0
Georgia	38.5	90.3	18,720	7.3	14.9	15.5	16.0	46.3	100.0
Guam <sup>a</sup>	100.0	30.2	29,561	18.6	1.1	1.1	10.2	68.9	100.0
Hawaii	91.9	96.9	22,682	2.3	16.5	13.2	12.1	56.0	100.0
Idaho	99.5	98.8	16,488	5.6	18.1	20.8	21.7	33.8	100.0
Illinois	65.6	69.7	16,336	8.0	18.9	18.0	17.8	37.4	100.0
Indiana	63.1	99.2	16,528	11.3	15.7	17.6	18.3	37.0	100.0
Iowa	94.0	100.0	17,400	13.9	13.4	15.3	15.8	41.6	100.0
Kansas	79.3	93.2	17,056	10.3	14.9	17.5	18.2	39.1	100.0
Kentucky	66.7	100.0	9,051	31.0	22.9	17.1	11.8	17.2	100.0
Louisiana	67.1	81.5	15,701	7.5	22.8	17.2	18.7	33.9	100.0
Maine	89.2	97.4	14,263	6.9	20.9	21.7	17.6	32.9	100.0
Maryland	66.1	95.0	22,257	3.1	15.3	13.6	13.3	54.7	100.0
Massachusetts	64.0	96.1	16,194	4.1	12.9	28.4	14.4	40.2	100.0
Michigan	95.3	100.0	14,400	9.9	22.8	19.6	17.1	30.7	100.0
Minnesota	75.2	74.1	12,192	25.4	13.9	12.9	10.8	36.9	100.0
Mississippi	75.1	100.0	14,578	14.0	19.4	17.9	19.3	29.3	100.0
Missouri	51.2	100.0	16,054	9.6	18.3	18.5	17.1	36.6	100.0
Montana	95.2	97.6	15,193	7.4	21.2	20.8	19.4	31.2	100.0
Nebraska	97.3	100.0	17,045	15.4	12.4	15.6	16.4	40.2	100.0
Nevada	76.6	100.0	18,932	4.7	10.5	18.1	21.0	45.7	100.0
New Hampshire	84.6	80.4	18,740	3.4	13.6	17.5	16.1	49.4	100.0
New Jersey	35.8	98.5	21,785	5.4	12.6	12.8	14.1	55.0	100.0
New Mexico	62.4	91.9	16,575	6.7	17.9	15.8	19.0	40.6	100.0
New York <sup>b</sup>	46.7	64.0	15,607	9.3	21.1	17.1	14.4	38.0	100.0
North Carolina	65.5	90.3	14,800	9.2	21.0	22.2	18.4	29.3	100.0
North Dakota	89.2	100.0	17,494	8.5	16.6	17.6	15.2	42.1	100.0
Ohio	70.5	89.5	12,276	19.7	22.3	17.4	15.6	25.1	100.0
Oklahoma	64.6	100.0	13,559	12.7	22.0	21.5	20.1	23.8	100.0
Oregon	44.5	90.5	15,984	7.0	20.1	18.8	16.0	38.1	100.0
Pennsylvania	87.7	97.4	15,241	11.4	20.3	18.8	17.9	31.6	100.0
Puerto Rico	94.7	100.0	5,492	47.3	29.3	16.0	5.2	2.3	100.0
Rhode Island	98.7	98.9	13,187	7.0	28.1	20.4	15.5	29.0	100.0
South Carolina	79.6	97.2	14,354	8.9	19.2	19.9	18.6	33.4	100.0
South Dakota	67.1	99.3	16,417	11.0	16.7	16.7	16.3	39.3	100.0
Tennessee	88.2	100.0	14,940	14.8	18.8	16.9	16.6	32.9	100.0
Texas <sup>a</sup>	70.6	17.5	19,319	8.2	12.8	13.0	18.5	47.5	100.0
Utah	93.8	100.0	20,155	5.8	13.3	14.9	15.5	50.5	100.0
Vermont	91.1	96.4	14,976	4.5	20.9	21.4	17.3	35.9	100.0
U.S. Virgin Islands	87.5	94.5	17,128	17.7	16.1	12.3	10.2	43.7	100.0
Virginia	95.8	99.2	19,878	6.7	13.5	12.6	12.4	54.8	100.0
Washington	0.9	99.8	16,420	5.8	19.2	16.4	14.7	43.8	100.0
West Virginia	82.0	92.2	12,646	10.2	27.9	21.3	16.7	23.9	100.0
Wisconsin	89.2	100.0	17,648	10.6	13.2	17.3	17.4	41.6	100.0
Wyoming	100.0	100.0	21,569	4.6	11.3	15.0	14.5	54.7	100.0
<b>Total</b>	<b>69.5</b>	<b>83.8</b>	<b>17,152</b>	<b>8.5</b>	<b>15.7</b>	<b>18.2</b>	<b>16.0</b>	<b>41.5</b>	<b>100.0</b>

<sup>a</sup> Texas reported household income for less than 20 percent of households, and the District of Columbia and Guam reported income for less than one-half of households.

<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	Total Household Annual Income as Percentage of Derived AMGI <sup>a</sup>						Total (%)
				0.0 (%)	0.1 to 30.0 (%)	30.1 to 40.0 (%)	40.1 to 50.0 (%)	50.1 to 60.0 (%)	> 60.0 (%)	
Alabama	84.0	94.6	0.0	Data Not Reported						
Alaska	17.7	92.5	94.8	0.1	28.0	21.1	24.1	13.2	13.6	100.0
Arizona	96.1	100.0	27.7	0.7	32.9	18.3	18.5	14.1	15.4	100.0
Arkansas	72.6	93.3	56.5	0.8	41.3	19.8	16.6	12.3	9.1	100.0
California	77.2	90.5	96.9	0.0	46.7	18.6	15.0	10.3	9.3	100.0
Colorado	85.7	100.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	100.0
Connecticut	62.3	94.9	86.9	0.0	50.3	17.4	13.8	11.1	7.4	100.0
Delaware	93.4	99.7	99.9	1.0	42.1	18.3	17.4	10.4	10.7	100.0
District of Columbia	75.5	41.3	62.7	3.4	51.9	13.5	12.4	12.2	6.6	100.0
Florida	77.5	84.8	0.0	Data Not Reported						
Georgia	38.5	90.3	100.0	1.5	29.6	17.6	17.6	15.1	18.6	100.0
Guam	100.0	30.2	84.7	1.3	16.7	14.0	24.7	42.7	0.7	100.0
Hawaii	91.9	96.9	99.2	0.0	46.1	16.7	14.6	12.9	9.7	100.0
Idaho	99.5	98.8	87.9	1.6	32.0	23.0	23.1	12.0	8.3	100.0
Illinois	65.6	69.7	8.3	3.0	50.5	16.5	12.3	8.8	9.0	100.0
Indiana	63.1	99.2	0.0	Data Not Reported						
Iowa	94.0	100.0	99.9	0.0	45.6	19.0	16.8	14.5	4.1	100.0
Kansas	79.3	93.2	0.0	Data Not Reported						
Kentucky	66.7	100.0	0.0	Data Not Reported						
Louisiana	67.1	81.5	4.4	3.0	47.6	16.5	15.0	9.8	8.2	100.0
Maine	89.2	97.4	63.2	3.8	50.5	16.9	14.3	8.4	6.0	100.0
Maryland	66.1	95.0	90.9	0.0	42.5	19.6	17.8	13.2	6.9	100.0
Massachusetts	64.0	96.1	93.4	0.0	64.3	13.1	10.1	7.3	5.2	100.0
Michigan	95.3	100.0	100.0	0.0	52.5	18.0	14.3	9.6	5.6	100.0
Minnesota	75.2	74.1	49.2	35.5	38.0	9.9	8.0	6.1	2.6	100.0
Mississippi	75.1	100.0	100.0	0.0	44.3	18.6	17.8	14.6	4.7	100.0
Missouri	51.2	100.0	100.0	0.0	45.2	18.7	16.1	12.4	7.6	100.0
Montana	95.2	97.6	100.0	0.0	45.8	20.3	17.9	12.0	3.9	100.0
Nebraska	97.3	100.0	100.0	0.0	47.3	18.1	17.7	13.2	3.6	100.0
Nevada	76.6	100.0	100.0	0.0	35.6	23.4	20.0	14.9	6.1	100.0
New Hampshire	84.6	80.4	67.8	1.4	42.1	20.9	17.5	10.6	7.4	100.0
New Jersey	35.8	98.5	99.9	0.9	41.0	18.4	16.9	10.9	11.9	100.0
New Mexico	62.4	91.9	49.0	1.4	36.3	18.4	19.8	13.4	10.6	100.0
New York <sup>c</sup>	46.7	64.0	94.3	4.9	51.8	15.5	12.9	8.4	6.5	100.0
North Carolina	65.5	90.3	87.1	0.0	45.8	19.7	17.0	10.8	6.6	100.0
North Dakota	89.2	100.0	100.0	0.0	47.0	18.6	15.8	12.2	6.4	100.0
Ohio	70.5	89.5	0.0	Data Not Reported						
Oklahoma	64.6	100.0	100.0	0.0	48.3	20.1	17.9	10.3	3.4	100.0
Oregon	44.5	90.5	14.3	2.9	45.0	19.2	16.2	9.0	7.9	100.0
Pennsylvania	87.7	97.4	95.2	2.8	49.1	21.3	14.7	8.2	3.8	100.0
Puerto Rico	94.7	100.0	100.0	0.0	68.7	11.2	9.2	7.4	3.4	100.0
Rhode Island	98.7	98.9	41.1	4.5	59.6	14.2	10.9	5.8	5.1	100.0
South Carolina	79.6	97.2	67.0	1.0	40.3	20.5	17.5	12.8	7.9	100.0
South Dakota	67.1	99.3	39.2	3.4	35.7	19.4	17.1	11.6	12.7	100.0
Tennessee	88.2	100.0	98.5	3.0	43.4	16.7	16.2	13.6	7.2	100.0
Texas	70.6	17.5	0.0	Data Not Reported						
Utah	93.8	100.0	100.0	0.0	38.2	19.4	19.1	14.1	9.2	100.0
Vermont	91.1	96.4	72.1	2.6	49.5	18.5	13.9	8.3	7.2	100.0
U.S. Virgin Islands	87.5	94.5	100.0	0.0	40.3	12.2	12.6	15.2	19.7	100.0
Virginia	95.8	99.2	71.4	1.2	38.9	18.5	19.4	14.8	7.1	100.0
Washington	0.9	99.8	100.0	1.4	41.6	20.4	18.6	11.5	6.5	100.0
West Virginia	82.0	92.2	96.2	0.0	50.6	19.3	14.8	10.0	5.3	100.0
Wisconsin	89.2	100.0	0.0	Data Not Reported						
Wyoming	100.0	100.0	100.0	0.0	40.1	20.2	20.0	10.0	9.7	100.0
<b>Total</b>	<b>69.5</b>	<b>83.8</b>	<b>64.4</b>	<b>1.4</b>	<b>46.0</b>	<b>18.2</b>	<b>15.8</b>	<b>11.1</b>	<b>7.5</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 2013, 2014, or 2015.

<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 2013, 2014, or 2015. The first column of table 10 lists the percentage of occupied units with both annual household income and gross rent. Overall, 81.4 percent of reported units included both income certified in 2013, 2014, or 2015 and rent. The District of Columbia and Texas reported this information for only a small portion of their households.

**Table 10. Tenant-Paid Rent as Percentage of Annual Household Income**

State	Household Income <sup>a</sup> and Rent Reported (%)	Tenant-Paid Rent as Percentage of Total Annual Household Income <sup>a</sup>						Unable to Calculate <sup>b</sup> (%)	Total (%)
		0.0 (%)	0.1 to 30.0 (%)	30.1 to 40.0 (%)	40.1 to 50.0 (%)	≥ 50.1 (%)			
Alabama	94.6	7.6	61.2	17.0	6.6	5.5	2.2	100.0	
Alaska	92.5	0.5	75.2	16.5	4.5	3.2	0.1	100.0	
Arizona	92.4	0.0	52.0	24.9	12.9	9.6	0.6	100.0	
Arkansas	86.0	0.0	69.2	15.9	7.4	7.1	0.4	100.0	
California	90.5	1.0	52.7	21.0	12.2	13.1	0.0	100.0	
Colorado	100.0	2.9	52.2	23.2	10.8	8.9	1.8	100.0	
Connecticut	94.9	4.3	69.0	14.7	6.0	6.0	0.0	100.0	
Delaware	99.7	8.4	70.2	11.9	3.5	5.0	1.0	100.0	
District of Columbia <sup>c</sup>	41.2	8.3	56.5	19.7	5.3	7.3	2.9	100.0	
Florida	83.4	2.3	38.3	34.1	14.9	10.0	0.4	100.0	
Georgia	90.3	9.4	55.3	18.9	7.9	7.0	1.5	100.0	
Guam	30.2	4.0	63.3	12.4	2.3	16.9	1.1	100.0	
Hawaii	96.9	1.2	65.5	16.9	8.3	8.1	0.0	100.0	
Idaho	98.8	3.0	52.7	23.5	10.0	8.7	2.1	100.0	
Illinois	69.6	4.1	57.4	16.8	8.2	10.5	3.0	100.0	
Indiana	99.2	7.3	56.3	21.0	7.6	7.0	0.8	100.0	
Iowa	94.4	0.0	57.5	19.3	7.3	15.9	0.0	100.0	
Kansas	93.2	5.3	60.1	16.3	6.5	6.7	5.1	100.0	
Kentucky	100.0	78.2	0.0	0.0	0.0	0.0	21.8	100.0	
Louisiana	72.9	0.0	58.1	21.5	9.5	9.9	1.1	100.0	
Maine	91.5	0.0	65.1	17.7	7.9	7.2	2.1	100.0	
Maryland	95.0	3.5	54.8	21.8	10.6	9.3	0.0	100.0	
Massachusetts	96.1	2.0	76.3	11.7	4.2	5.8	0.0	100.0	
Michigan	92.3	0.0	63.9	18.0	8.2	9.9	0.0	100.0	
Minnesota	74.1	2.7	49.5	15.4	6.4	6.9	19.1	100.0	
Mississippi	87.4	0.0	60.0	19.8	8.6	11.6	0.0	100.0	
Missouri	90.1	0.0	75.2	14.3	5.3	5.3	0.0	100.0	
Montana	94.6	0.0	63.0	19.3	8.2	9.6	0.0	100.0	
Nebraska	93.5	0.0	61.1	15.9	5.7	17.3	0.0	100.0	
Nevada	96.2	0.0	41.2	28.1	17.2	13.5	0.0	100.0	
New Hampshire	77.2	0.0	57.5	20.8	9.7	10.7	1.4	100.0	
New Jersey	98.5	3.7	59.8	17.5	8.1	10.1	0.9	100.0	
New Mexico	88.0	0.0	49.0	24.9	12.9	12.2	1.0	100.0	
New York <sup>d</sup>	63.6	1.0	61.7	16.4	5.7	10.0	5.3	100.0	
North Carolina	83.3	0.0	68.2	16.6	6.6	8.7	0.0	100.0	
North Dakota	96.0	0.0	62.7	17.5	7.1	12.7	0.0	100.0	
Ohio	89.5	9.5	54.9	14.4	5.8	6.3	9.0	100.0	
Oklahoma	89.0	0.0	66.1	18.8	7.2	7.9	0.0	100.0	
Oregon	85.1	0.0	48.8	20.7	11.9	16.5	2.1	100.0	
Pennsylvania	97.4	4.4	64.5	13.7	5.5	5.0	6.8	100.0	
Puerto Rico	70.5	0.0	84.9	5.8	2.3	7.0	0.0	100.0	
Rhode Island	95.1	0.0	84.0	6.9	2.8	4.1	2.1	100.0	
South Carolina	86.6	0.0	63.2	19.2	8.3	8.8	0.5	100.0	
South Dakota	87.2	0.0	67.6	15.8	6.3	8.4	1.9	100.0	
Tennessee	100.0	11.2	56.5	17.0	6.0	5.5	3.8	100.0	
Texas <sup>c</sup>	17.5	4.8	42.4	28.4	12.3	9.5	2.6	100.0	
Utah	96.0	0.0	56.7	22.9	10.2	10.3	0.0	100.0	
Vermont	92.0	0.0	68.7	14.7	6.9	7.8	2.0	100.0	
U.S. Virgin Islands	94.5	26.9	57.3	9.1	3.8	2.8	0.0	100.0	
Virginia	92.2	0.0	50.6	25.4	11.3	12.2	0.5	100.0	
Washington	99.7	1.9	53.0	21.5	11.4	10.8	1.4	100.0	
West Virginia	92.2	8.6	67.4	11.3	5.0	7.8	0.0	100.0	
Wisconsin	100.0	1.9	48.7	22.8	10.7	8.4	7.6	100.0	
Wyoming	96.4	0.0	65.8	19.2	6.9	8.2	0.0	100.0	
<b>Total</b>	<b>81.4</b>	<b>3.3</b>	<b>55.9</b>	<b>20.0</b>	<b>9.2</b>	<b>9.5</b>	<b>2.2</b>	<b>100.0</b>	

LIHTC = Low-Income Housing Tax Credit.

a Includes only households with income certified in 2013, 2014, or 2015.

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

c The District of Columbia and Texas reported income certification dates and percent rent restriction for a low percentage of households.

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

## IX. Use of Rental Assistance

As shown in table 9, 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. This gap may partially be filled by various types of rental assistance—both project- and tenant-based assistance from HUD, the U.S. Department of Agriculture, and state programs. 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>17</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 32 states<sup>18</sup> highlighted in gray in table 12 did not report the source of federal rental assistance for any households.

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<sup>17</sup> Arizona, Arkansas, Colorado, Guam, Louisiana, Maine, New Hampshire, New Mexico, Oregon, Rhode Island, South Carolina, South Dakota, Vermont, and Virginia.

<sup>18</sup> Arizona, Arkansas, Delaware, Florida, Georgia, Guam, Iowa, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Oklahoma, Oregon, Puerto Rico, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Wisconsin, and Wyoming.



**Table 11. Percentage of LIHTC Households Receiving Monthly Rental Assistance**

State	Properties Reported (%)	Amount of Monthly Rental Assistance			Total (%)
		Not Reported (%)	\$0 (%)	> \$0 (%)	
Alabama	84.0	0.0	57.0	43.0	100.0
Alaska	17.7	24.9	31.9	43.2	100.0
Arizona	96.1	79.2	0.0	20.8	100.0
Arkansas	72.6	50.9	0.0	49.1	100.0
California	77.2	2.9	63.7	33.4	100.0
Colorado	85.7	77.1	0.0	22.9	100.0
Connecticut	62.3	3.6	53.1	43.4	100.0
Delaware	93.4	0.0	45.5	54.5	100.0
District of Columbia	75.5	24.9	39.1	36.0	100.0
Florida	77.5	0.0	80.9	19.1	100.0
Georgia	38.5	0.0	64.0	36.0	100.0
Guam	100.0	84.8	0.0	15.2	100.0
Hawaii	91.9	2.3	59.6	38.1	100.0
Idaho	99.5	9.2	54.8	36.0	100.0
Illinois	65.6	3.6	57.7	38.7	100.0
Indiana	63.1	0.0	57.9	42.1	100.0
Iowa	94.0	0.0	60.1	39.9	100.0
Kansas	79.3	0.0	61.3	38.7	100.0
Kentucky	66.7	0.0	50.9	49.1	100.0
Louisiana	67.1	61.8	0.0	38.2	100.0
Maine	89.2	40.6	0.0	59.4	100.0
Maryland	66.1	3.7	64.6	31.7	100.0
Massachusetts	64.0	2.9	38.5	58.6	100.0
Michigan	95.3	0.0	47.5	52.5	100.0
Minnesota	75.2	21.6	50.3	28.1	100.0
Mississippi	75.1	0.0	43.8	56.2	100.0
Missouri	51.2	0.0	51.9	48.1	100.0
Montana	95.2	0.0	52.9	47.1	100.0
Nebraska	97.3	0.0	56.8	43.2	100.0
Nevada	76.6	0.0	78.9	21.1	100.0
New Hampshire	84.6	51.9	0.0	48.1	100.0
New Jersey	35.8	0.0	63.7	36.3	100.0
New Mexico	62.4	67.5	0.0	32.5	100.0
New York <sup>a</sup>	46.7	43.2	35.1	21.7	100.0
North Carolina	65.5	0.0	52.3	47.7	100.0
North Dakota	89.2	0.0	87.9	12.1	100.0
Ohio	70.5	0.0	42.7	57.3	100.0
Oklahoma	64.6	0.0	47.6	52.4	100.0
Oregon	44.5	67.1	0.0	32.9	100.0
Pennsylvania	87.7	0.0	47.7	52.3	100.0
Puerto Rico	94.7	0.0	34.4	65.6	100.0
Rhode Island	98.7	23.3	0.0	76.7	100.0
South Carolina	79.6	54.8	0.0	45.2	100.0
South Dakota	67.1	55.5	0.0	44.5	100.0
Tennessee	88.2	0.0	51.6	48.4	100.0
Texas	70.6	52.0	10.9	37.1	100.0
Utah	93.8	0.0	71.2	28.8	100.0
Vermont	91.1	43.0	0.0	57.0	100.0
U.S. Virgin Islands	87.5	4.5	72.6	22.9	100.0
Virginia	95.8	63.1	0.0	36.9	100.0
Washington	0.9	61.0	2.7	36.3	100.0
West Virginia	82.0	5.6	39.9	54.4	100.0
Wisconsin	89.2	0.0	64.4	35.6	100.0
Wyoming	100.0	0.0	66.3	33.7	100.0
<b>Total</b>	<b>69.5</b>	<b>19.6</b>	<b>42.6</b>	<b>37.8</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 (%)	Source of Federal Rental Assistance Reported (%)	Source of Federal Rental Assistance									
			HUD Multifamily PBRA (%)	HUD Section 8 Moderate Rehabilitation (%)	Public Housing Operating Subsidy (%)	HOME Rental Assistance (%)	HUD Tenant-Based HCV (%)	HUD Project-Based PBV (%)	USDA Section 521 Rental Assistance Program (%)	Other Federal Rental Assistance (%)	Not Reported (%)	Total (%)
Alabama	40.9	40.9	11.8	0.0	0.0	0.4	12.9	0.0	12.3	62.6	0.0	100.0
Alaska	27.5	19.9	0.0	0.0	0.0	6.3	74.7	0.0	0.0	19.0	5.6	100.0
Arizona	0.0	0.0	Data Not Reported									
Arkansas	0.0	0.0	Data Not Reported									
California	24.7	24.6	20.5	5.0	1.5	0.2	22.9	19.6	10.9	19.6	0.2	100.0
Colorado	19.6	19.6	0.0	83.4	0.0	0.0	0.0	0.0	0.0	16.6	0.0	100.0
Connecticut	34.6	34.5	23.5	0.8	2.1	0.0	21.0	32.2	1.9	18.5	0.2	100.0
Delaware	24.0	0.0	Data Not Reported									
District of Columbia	18.1	17.9	2.4	0.0	0.0	0.0	29.7	68.0	0.0	0.0	0.1	100.0
Florida	0.0	0.0	Data Not Reported									
Georgia	18.1	0.0	Data Not Reported									
Guam	0.0	0.0	Data Not Reported									
Hawaii	32.0	31.1	45.6	0.8	0.0	0.0	10.9	18.7	2.0	21.9	1.1	100.0
Idaho	11.9	11.9	14.3	0.0	0.0	0.0	6.6	5.9	53.3	20.0	0.0	100.0
Illinois	35.0	34.6	15.9	0.0	0.0	0.0	68.7	0.1	4.6	10.7	1.3	100.0
Indiana	41.9	41.9	33.8	0.0	11.0	0.3	8.4	0.0	8.4	38.0	0.0	100.0
Iowa	0.0	0.0	Data Not Reported									
Kansas	38.6	33.3	10.1	0.0	0.0	0.0	0.0	6.6	1.3	81.9	4.6	100.0
Kentucky	0.0	0.0	Data Not Reported									
Louisiana	0.0	0.0	Data Not Reported									
Maine	0.0	0.0	Data Not Reported									
Maryland	25.6	24.4	17.3	0.5	0.2	0.1	22.4	42.2	0.3	17.1	1.3	100.0
Massachusetts	47.3	43.9	28.2	2.2	0.3	0.1	22.3	35.3	0.8	10.8	3.8	100.0
Michigan	0.0	0.0	Data Not Reported									
Minnesota	26.7	26.7	32.6	0.0	1.6	0.0	35.8	20.3	4.0	5.7	0.0	100.0
Mississippi	0.0	0.0	Data Not Reported									
Missouri	0.0	0.0	Data Not Reported									
Montana	0.0	0.0	Data Not Reported									
Nebraska	0.0	0.0	Data Not Reported									
Nevada	0.0	0.0	Data Not Reported									
New Hampshire	0.0	0.0	Data Not Reported									
New Jersey	23.3	0.0	Data Not Reported									
New Mexico	0.0	0.0	Data Not Reported									
New York	10.6	10.5	8.0	8.2	0.3	0.6	37.0	16.7	7.6	21.6	0.1	100.0
North Carolina	39.5	39.5	0.0	0.0	0.0	0.0	48.8	0.0	0.0	51.2	0.0	100.0
North Dakota	0.0	0.0	Data Not Reported									
Ohio	57.2	57.2	37.2	0.0	0.0	0.0	9.6	0.0	3.6	49.6	0.0	100.0
Oklahoma	0.0	0.0	Data Not Reported									
Oregon	0.0	0.0	Data Not Reported									
Pennsylvania	34.2	34.2	0.0	33.9	0.0	0.1	0.0	65.9	0.0	0.0	0.0	100.0
Puerto Rico	0.0	0.0	Data Not Reported									
Rhode Island	0.0	0.0	Data Not Reported									
South Carolina	0.0	0.0	Data Not Reported									
South Dakota	0.0	0.0	Data Not Reported									
Tennessee	48.4	48.4	25.4	0.0	0.0	0.1	11.2	0.0	6.5	56.9	0.0	100.0
Texas	0.0	0.0	Data Not Reported									
Utah	0.0	0.0	Data Not Reported									
Vermont	0.0	0.0	Data Not Reported									
U.S. Virgin Islands	14.8	14.8	0.0	0.0	0.0	0.0	18.9	81.1	0.0	0.0	0.0	100.0
Virginia	0.0	0.0	Data Not Reported									
Washington	34.0	34.0	33.2	1.0	0.0	7.0	41.2	6.0	10.1	1.5	0.0	100.0
West Virginia	49.1	46.2	23.8	0.0	0.1	0.0	16.3	19.4	17.6	22.7	3.6	100.0
Wisconsin	0.0	0.0	Data Not Reported									
Wyoming	0.0	0.0	Data Not Reported									
<b>Total</b>	<b>16.9</b>	<b>15.9</b>	<b>4.6</b>	<b>1.0</b>	<b>0.2</b>	<b>0.1</b>	<b>4.5</b>	<b>2.9</b>	<b>0.9</b>	<b>9.1</b>	<b>76.6</b>	<b>23.4</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. PBV = project-based voucher. USDA = U.S. Department of Agriculture.

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