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Federal Rental Assistance Provides Affordable Homes for Vulnerable People in All Types of Communities

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Published in partnership with the Housing Assistance Council. Former CBPP housing intern Henry Watson assisted with the data analysis for this report.

Federal rental assistance programs play a vital role in all types of communities — urban, suburban, and rural alike — helping 10 million people in over 5 million low-income households afford stable housing. (See text box below.) However, the vast majority of renters in need in all types of communities do not receive any assistance due to funding limitations. For every assisted household in the United States, there are roughly three renter households paying half or more of their income for housing.

Half of households receiving federal rental assistance live in suburbs or rural areas.¹ Despite the agency's name, the Department of Housing and Urban Development's (HUD) rental assistance programs are not exclusive to urban neighborhoods — over 2.1 million suburban and rural households rely on HUD programs to keep a roof over their heads. Similarly, U.S. Department of Agriculture's (USDA) Rural Rental Assistance supports renters living in both rural and non-rural areas, with nearly 30 percent of households located in suburban and urban areas.

While the amount of available affordable housing falls far short of the need, our new analysis shows that when federally subsidized rental housing programs across HUD and USDA are considered together, assistance is proportionally distributed among communities relative to the types of areas where severely cost-burdened renter households live. (Severely cost-burdened renters pay half or more of their income for housing and do not receive rental assistance.) Half of federally

¹ This analysis uses geographic definitions developed by the Housing Assistance Council (HAC). HAC's measure designates Census tracts as 1) rural, 2) small town, 3) exurban (beyond the suburbs but not rural), 4) outer suburban, 5) inner suburban, and 6) urban. For the purposes of this report, we have collapsed rural and small-town tracts into a single "rural" category and exurban, outer suburban, and inner suburban tracts into a single "suburban" category. For more details on these geographic designations, please see Appendix 1. We present detailed data using additional geographic categories in Appendix 3.

assisted households live in urban neighborhoods, 31 percent live in suburban neighborhoods, and just under a fifth live in rural areas, closely mirroring the location of severely cost-burdened renters. The overall distribution of federal rental assistance is often masked — and can look disproportionate in relation to need — if assisted households across all rental assistance programs are not considered together.

Our new analysis uses geographic definitions developed by the Housing Assistance Council, based on local housing density and commuting patterns. This methodology provides more detail than other measures, such as the Office of Management and Budget's metropolitan and micropolitan areas. In particular, these definitions identify households living in rural areas, small towns, and suburbs based on more local characteristics (block-by-block housing density and commuting patterns, rather than county-wide characteristics). This may be particularly important in western states (such as California and Arizona) where very large counties can obscure local variation in need.

These data can help national policymakers and analysts better understand who federal rental assistance programs serve and can help state and local policymakers and stakeholders set priorities for their housing investments.

What Is Federal Rental Assistance?

Federal rental assistance is a collection of programs administered by different agencies that enable low-income households to afford modest homes. In each of these programs, families generally pay 30 percent of their income for rent and utilities. The following agencies administer federal rental assistance programs:

Department of Agriculture

• USDA Section 521 Rural Rental Assistance: The Section 521 program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent. The USDA provides rental assistance for two-thirds of the units in properties it helps fund, assisting over 270,000 households.

Department of Housing and Urban Development

Three major programs — Housing Choice Vouchers, Public Housing, and Section 8 Project-Based Rental Assistance — assist over 95 percent of HUD households. Other programs serve about 375,000 households with special needs, including the "202" and "811" Supportive Housing Programs for the Elderly and for People with Disabilities; Housing Opportunities for People with AIDS/HIV (HOPWA); and McKinney-Vento permanent housing programs for the homeless. ^a

- Housing Choice Vouchers: More than 5 million people in 2.2 million low-income households use housing vouchers to help pay for modestly priced, decent-quality homes in the private market. The program is federally funded but run by a network of about 2,000 state and local housing agencies.
- **Public Housing:** About 2.1 million people in nearly 1 million low-income households live in public housing. While federally funded, public housing is owned and operated by 2,900 local housing agencies nationwide.
- Section 8 Project-Based Rental Assistance (PBRA): PBRA enables 2 million people in 1.2 million households to afford modest apartments by contracting with private owners to rent some or all of the units in their housing developments to low-income families.

^a For more on federal rental assistance, see Center on Budget and Policy Priorities, "Policy Basics: Federal Rental Assistance," May 3, 2017, https://www.cbpp.org/research/housing/policy-basics-federal-rental-assistance.

Federal Rental Assistance Is Critical to All Types of Communities

Urban, suburban, and rural communities across the country face a severe affordable housing shortage.² Yet most renters do not receive any housing assistance, regardless of their location, primarily due to lack of funding. For every assisted household in the United States, roughly three renter households pay half or more of their income for housing across urban, suburban, and rural areas (see Figure 1).

Most of these severely cost-burdened renters have low incomes, earning less than 80 percent of the local median income.³ An estimated 10.7 million low-income households paid more than half their income for housing in 2015 and did not receive any federal rental assistance.⁴

The poorest renters face the biggest challenge finding affordable housing. There are only 46 adequate, affordable, and available housing units for every 100 extremely low-income renter households — those with incomes at or below the higher of 30 percent of the area median income or the federal poverty line. While this illustrates the severe shortage of affordable housing nationally, the situation would be even more dire in the absence of federal rental subsidies. In the private market, there are just 21 adequate, affordable, and available housing units for every 100 extremely low-income renter households. Federal rental assistance plays a critical role by making more housing affordable in all types of communities.

² Erika Poethig *et al.*, "Mapping America's Rental Crisis," The Urban Institute, April 27, 2017, http://apps.urban.org/features/rental-housing-crisis-map/.

³ CBPP analysis of the 2015 American Community Survey Public Use Microdata file and HUD's 2015 Area Median Income Limits. HUD publishes local median incomes by metropolitan area and county. On average nationally, a family of three earning less than \$48,950 would be considered low income, but the threshold varies greatly by location. Most severely cost-burdened renters have substantially lower incomes: the average severely cost-burdened renter household had an annual income of \$14,000 in 2015. For more on local median incomes, see https://www.huduser.gov/portal/datasets/il.html.

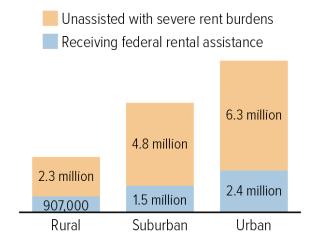
⁴ CBPP analysis of the 2015 American Community Survey (ACS) Public Use Microdata file, HUD's 2015 Area Median Income Limits, 2016 HUD administrative data, and HUD's 2015 LIHTC database. We estimated this figure by subtracting the households receiving HUD rental assistance and still paying half their income for housing from the ACS's estimates of severely cost-burdened low-income renter households. (The ACS does not include information on receipt of rental assistance.)

⁵ Liza Getsinger *et al.*, "The Housing Affordability Gap for Extremely Low-Income Renters in 2014," The Urban Institute, April 27, 2017, https://www.urban.org/research/publication/housing-affordability-gap-extremely-low-income-renters-2014.

⁶ Ibid.

Funding Limits Keep Rental Assistance From Reaching Many Who Need It Most

Renter households



Note: Severely rent-burdened households pay half or more of their income for housing. "Rural" includes rural areas and small towns. "Suburban" includes suburban and exurban areas. Includes households reporting zero or negative income.

Source: CBPP analysis of 2011-2015 American Community Survey data, 2016 Housing and Urban Development administrative data, April 2017 United States Department of Agriculture Multi-Family Section 514 and 515 Active Projects, and the Housing Assistance Council's Census tract designations

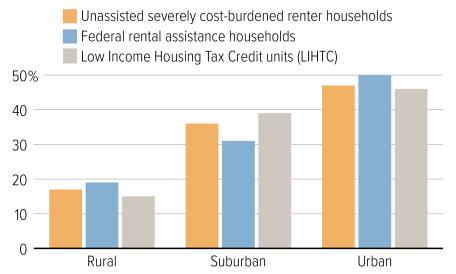
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Federal Rental Programs Serve Different Types of Communities Proportionally Relative to Need

Although there is huge unmet need for rental assistance across all communities, existing assisted properties and households are proportionally distributed based on need and location (see Figure 2). Nationally, 47 percent of all severely cost-burdened renter households live in urban neighborhoods, 36 percent live in suburban neighborhoods, and 17 percent live in rural areas. Similarly, half of federally assisted households live in urban neighborhoods, 31 percent live in suburban neighborhoods, and just under a fifth live in rural areas. Suburban areas are slightly underserved by federal rental assistance relative to the share of severely cost-burdened renters living in suburban neighborhoods.

Federal Rental Assistance Is Proportionally Distributed Based On Need and Location

Share of renter households or rental units by community type



Note: "Rural" includes rural areas and small towns. "Suburban" includes suburban and exurban areas. "Severely cost-burdened" households pay half or more of their income on housing. This includes households reporting zero or negative income.

Source: CBPP analysis of 2011-2015 American Community Survey data, 2016 HUD administrative data, 2015 HUD LIHTC database, April 2017 USDA Multi-Family Section 514 and 515 Active Projects, and the Housing Assistance Council's Census tract designations

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Units developed using the Low Income Housing Tax Credit (LIHTC), the nation's primary source of funds for the creation of affordable rental housing, are slightly more concentrated in suburban neighborhoods relative to unassisted renters who pay half or more of their income for housing. Nationally, 46 percent of all LIHTC units are in urban neighborhoods, 39 percent are in suburban neighborhoods, and 15 percent are in rural areas. Federal law caps rents in LIHTC units at a level that a family earning 60 percent of the local median income can afford without paying more than 30 percent of its income for rent and utilities.

LIHTC units may ease the affordability challenges of some higher-income severely cost-burdened renters; but because LIHTC rents are not based on household income, LIHTC units are rarely affordable to extremely low-income families unless the family also has another form of rental assistance. There is some overlap between LIHTC units and federal rental assistance households. An estimated 50 percent of households living in LIHTC units also receive another form of rental assistance, such as a housing voucher or project-based rental assistance. (For more on LIHTC, see the text box below.)

7

⁷ Katherine O'Regan and Keren Horn, "What Can We Learn About the Low-Income Housing Tax Credit Program by Looking at the Tenants?," *Housing Policy Debate*, Vol. 23, No. 3, 2013, pp. 597-613, https://nyuscholars.nyu.edu/en/publications/what-can-we-learn-about-the-low-income-housing-tax-credit-program...

What Is the Low Income Housing Tax Credit Program?

The Low Income Housing Tax Credit (LIHTC) program, administered by the Treasury Department, is the nation's primary source of funds for the development of affordable rental housing. Over 2 million units have been placed in service since the program's creation. The program provides tax credits to developers that agree to build or rehabilitate affordable rental housing, which is generally defined as housing that a family earning 60 percent of the local median income can afford without paying more than 30 percent of its income for rent and utilities. Some LIHTC properties may also include units with market rents. Because LIHTC only subsidizes construction and renovation costs, rents in LIHTC units are rarely affordable to extremely low-income families unless the family also has a voucher or other form of rental assistance. An estimated 50 percent of LIHTC households receive additional federal or state rental assistance.

^a Katherine O'Regan and Keren Horn, "What Can We Learn about the Low Income Housing Tax Credit Program by Looking at the Tenants?," *Housing Policy Debate*, Vol. 23, No. 3, 2013, pp. 597-613, https://nyuscholars.nyu.edu/en/publications/what-can-we-learn-about-the-low-income-housing-tax-credit-program.

The location of federal rental assistance was largely determined prior to 1995, which may explain why some types of communities (and states) are better served than others. From 1965 to 1995, federal rental assistance grew from less than 600,000 units to more than 4.5 million units, about 90 percent of the current supply. Particularly in light of shifting populations in the last 20 years, these units are not distributed equally among states relative to the needy renter population. Regions of the country that developed earlier benefit from older existing public housing stock, while areas that developed later — particularly in some states in the South and West — have a lower prevalence of federal rental assistance. Five such states — Arizona, California, Florida, Nevada, and Texas — contain over a fifth of all severely cost-burdened renters but only about 10 percent of assisted units. On the country of the community of the contain over a fifth of all severely cost-burdened renters but only about 10 percent of assisted units.

The federal government established the Public Housing program in 1937 and expanded it steadily until the 1980s, peaking at 1.4 million units in 1994.¹¹ While Public Housing is a form of federal assistance, local governments decided where to build public housing, if they chose to build it at all.¹² The Section 8 tenant-based (voucher) and project-based programs were created in 1974 and

Data on the extent of this overlap is not available by location. Consequently, we present findings for LIHTC units separately.

⁸ Center on Budget and Policy Priorities, "Chart Book: Cuts in Federal Assistance Have Exacerbated Families' Struggles to Afford Housing," April 12, 2016, https://www.cbpp.org/research/housing/chart-book-cuts-in-federal-assistance-have-exacerbated-families-struggles-to-afford.

⁹ Nicole Elsasser Watson *et al.*, "Worst Case Housing Needs 2017 Report to Congress," Department of Housing and Urban Development, August 2017, https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs.pdf.

¹⁰ CBPP analysis of 2011-2015 American Community Survey data, 2016 HUD administrative data, and April 2017 USDA Section 514 and 515 Multi-Family Active Projects list.

¹¹ Alex Schwartz, Housing Policy in the United States, Routledge, 2015, pp. 163-170.

 $^{^{12}}$ Ibid.

expanded to serve nearly 3 million families by the mid-1990s. However, federal programs have added less than 700,000 additional units since then.¹³

Conversely, the LIHTC program is newer, and the number of LIHTC units has grown steadily since its creation in 1986. Credit authority is largely distributed to states based on population. This allocation process adjusts over time for population shifts, though it is not calibrated to respond specifically to state variations in renters' affordability challenges. States decide where LIHTC properties are located through a competitive process. The LIHTC program initially focused on development in rural areas and older metropolitan neighborhoods. However, additional LIHTC units were built in suburban areas beginning in themid-1990s. Since the mid-2000s, the geographic distribution of new LIHTC units has been stable.

Although rural communities receive their proportional share of assistance relative to need, rural renters face unique challenges because the housing stock generally is in worse condition than in the rest of the country. Rural renters are more likely to encounter physical housing problems, such as inadequate plumbing, heating, or electricity. More than 30 percent of homes lacking hot and cold piped water are in rural and small-town communities. Some of the physical deficiencies stem from age and lack of upkeep, as 35 percent of rural renter-occupied units were built before 1960. The renter of the physical deficiencies are from the physical deficiencies are from the physical deficiencies.

Half of Households Receiving Federal Rental Assistance Live in Suburbs or Rural Areas

Over 2.4 million households receiving federal rental assistance — half of all assisted households — live in suburban and rural communities (see Figure 3). HUD programs, which provide roughly 95 percent of all federal rental assistance, help 2.1 million suburban and rural households keep a roof over their heads. USDA Rural Rental Assistance shelters the remaining 277,000 assisted suburban and rural households.

7

¹³ CBPP analysis of Department of Housing and Urban Development data and data from Edgar O. Olsen, "Affordable Housing Programs for Low-Income Households," NBER Working Paper 8208, April 2001. For more on federal rental assistance trends over time, see Center on Budget and Policy Priorities, "Chart Book: Cuts in Federal Assistance Have Exacerbated Families' Struggles to Afford Housing," April 12, 2016, https://www.cbpp.org/research/housing/chart-book-cuts-in-federal-assistance-have-exacerbated-families-struggles-to-afford.

¹⁴ Jill Khadduri, Larry Buron, and Carissa Climaco, "Are States Using the Low Income Housing Tax Credit to Enable Families with Children to Live in Low Poverty and Racially Integrated Neighborhoods?" Abt Associates, July 28, 2006, http://www.prrac.org/pdf/LIHTC_report_2006.pdf.

¹⁵ CBPP analysis of LIHTC units placed in service between 1987 and 2015 using HUD's LIHTC database and the Housing Assistance Council's Census tract designations.

¹⁶ Housing Assistance Council, "Taking Stock: Rural People, Poverty, and Housing in the 21st Century," December 2012, http://www.ruralhome.org/storage/documents/ts2010/ts-report/ts10 rural housing.pdf.

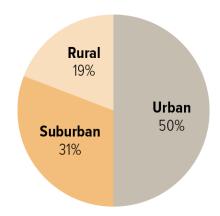
¹⁷ Ibid.

Despite the agency's name, 47 percent of all HUD-assisted households reside in suburban and rural areas. Similarly, nearly 30 percent of those receiving assistance through USDA Rural Rental Assistance live in urban or suburban areas. In addition, most LIHTC units are in suburban or rural communities, with close to 40 percent of units located in the suburbs. (See Appendix 3 for detailed geographic breakdowns by program, including individual programs by state.)

Although assisted households are roughly split between urban and non-urban areas nationally, the picture varies greatly among individual states. In very rural states like Vermont, the majority of households in each federal rental assistance program live in rural communities, ranging from 56 percent of voucher households to 97 percent of USDA households. The opposite is true in more densely populated states like Massachusetts and Maryland, where HUD rental assistance programs predominantly serve urban

FIGURE 3

Half of Households Receiving Federal Rental Assistance Live in Suburban or Rural Areas



Note: "Rural" includes rural areas and small towns. "Suburban" includes suburban and exurban areas.

Source: CBPP analysis of 2016 Housing and Urban Development administrative data, April 2017 United States Department of Agriculture Multi-Family Section 514 and 515 Active Projects, and the Housing Assistance Council's geographic classifications by Census tract.

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households and USDA programs serve a significant portion of suburban households.

Rural Communities Likelier to Rely on Project-Based Rental Assistance; Urban and Suburban Communities Use Tenant-Based Assistance More

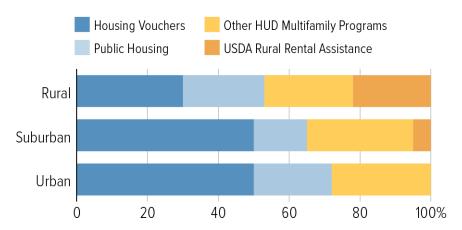
While federal rental assistance helps all types of communities, project-based programs play a larger role in rural areas. Seventy percent of federal rental assistance in rural communities is from project-based programs like USDA Rural Rental Assistance, HUD Public Housing, and HUD project-based multifamily programs. USDA Rural Rental Assistance plays an especially important role in rural areas, supporting close to a quarter of assisted households.

Rental assistance in urban and suburban neighborhoods is evenly split between tenant-based programs (i.e., Housing Choice Vouchers) and project-based programs (see Figure 4). Public Housing and other HUD project-based multifamily programs are the primary sources of project-based rental assistance in urban and suburban areas.

The Housing Choice Voucher program is the largest source of rental assistance overall and in urban, suburban, and rural areas. Voucher-assisted households make up roughly 30 percent of federal rental assistance recipients in rural areas, and half of all recipients in suburban and urban neighborhoods (see Appendix 3).

Rural Communities Are More Likely to Rely on Project-Based Rental Assistance

Share of assisted households by location, rental assistance program



Note: "Rural" includes rural areas and small towns. "Suburban" includes suburban and exurban areas. "Other HUD Multifamily" covers the Department of Housing and Urban Development's Section 8 Project-Based Rental Assistance, Moderate Rehabilitation, Supportive Housing for the Elderly (Section 202), Supportive Housing for People with Disabilities (Section 811), Rent Supplement, and Rental Assistance Program.

Source: CBPP tabulations of 2016 HUD administrative data, April 2017 USDA Multi-Family Section 514 and 515 Active Projects, and Housing Assistance Council Census tract designations.

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Appendix 1: Geographic Designations of Urban, Suburban, and Rural Areas

We used geographic definitions developed by the Housing Assistance Council (HAC). HAC classifies Census tracts into six community types: 1) rural, 2) small-town, 3) exurban (e.g. beyond the suburbs but not rural), 4) outer suburban, 5) inner suburban, and 6) urban. Categories are defined using housing density and commuting patterns.

- Rural areas are Census tracts with less than 16 housing units (owned or rented) per square mile.
- Small-town areas are Census tracts with 16 to 64 housing units per square mile and a low degree of commuting to a metropolitan core area identified by a USDA Rural Urban Commuting Area Code score of 4 or higher.
- Exurban areas are Census tracts with 16 to 64 housing units per square mile and a high degree of commuting to a metropolitan core area identified by a USDA Rural Urban Commuting Area Code score of 3 or lower.
- Outer suburban areas are Census tracts with 65 to 640 housing units per square mile.
- Inner suburban areas are Census tracts with 641 to 1,600 housing units per square mile.
- Urban areas are Census tracts with more than 1,600 housing units per square mile.

For simplicity, we use the term "rural" to refer to rural and small-town tracts as a group, and "suburban" to refer to exurban, outer suburban, and inner suburban tracts as a group.

For more details on these geographic designations, please see HAC's Rural Data Portal http://www.ruraldataportal.org/geoterms.aspx.

Comparison to metropolitan and non-metropolitan area measures: The Office of Management and Budget (OMB) publishes official definitions of metropolitan areas. Metropolitan statistical areas have at least one urbanized area of 50,000 or more people, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties. Metropolitan areas are defined in terms of counties or county equivalents. Non-metropolitan areas — areas falling outside of metropolitan counties — are often used as a proxy for rural areas. In the past, CBPP has used these designations to differentiate between rental assistance located in "urban" (i.e. metropolitan) and "rural" (i.e. non-metropolitan) areas.

However, metropolitan and non-metropolitan measures can be misleading, particularly in a housing context. Rural areas share the common characteristics of comparatively few people living in an area, limited access to large cities (and sometimes even to smaller towns), and considerable travel

¹⁸ For a detailed explanation of the USDA's commuting codes, see https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes.aspx.

¹⁹ For more on metropolitan areas, see https://www.census.gov/programs-surveys/metro-micro/about.html.

distances to "market areas" for work and everyday living activities.²⁰ But it is not necessarily the case that any given non-metropolitan area will have these characteristics. By categorizing entire counties as metropolitan or non-metropolitan, OMB's designations do not capture the geographic variation within many counties. This is particularly problematic in western states where counties can be very large and can encompass several types of communities within the same county (see Figure A1). In many cases, HUD modifies OMB's metropolitan designations to create smaller HUD "metropolitan" areas for the purpose of setting local median incomes and fair market rents.

HAC's geographic designations offer a more granular measure of community types. Its measure incorporates data on housing density and commuting patterns by Census tract, instead of by county. Census tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity, and generally have a population size between 1,200 and 8,000 people. Compared to the OMB metropolitan and non-metropolitan measures, HAC's designations identify a larger number of renters as living in rural and small-town areas. This may be particularly important in western states (such as California and Arizona) where very large counties can obscure local variation in need. See Table A1 and Figure A1.

Comparing Measures of Rural and Non-Metro Renter Households

	Share in OMB	Share in HAC Rural or
	Non-Metropolitan Areas	Small-Town Tracts
Severely Cost-Burdened Renter Households	12%	17%
Federal Rental Assistance Households	14%	19%
Low Income Housing Tax Credit Units	12%	15%

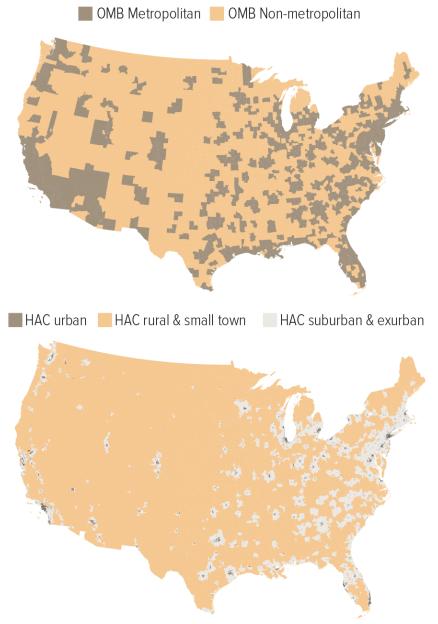
Note: Data on U.S. territories was not available.

Source: CBPP analysis of 2011-2015 American Community Survey data, 2016 HUD administrative data, 2015 Low-Income Tax Credit data, the Office of Management and Budget's 2015 Metropolitan Statistical Area designations, and the Housing Assistance Council's Census tract designations.

²⁰ Lance George, "What is "Rural"? Working Towards a Better Programmatic Definition," The Housing Assistance Council, July 2008, http://www.ruralhome.org/sct-information/mn-hac-research/mn-rrr/784-what-is-rural-working-towards-a-better-programmatic-definition.

²¹ For more on Census tracts, see U.S. Census Bureau, "Geographic Terms and Concepts – Census Tract," https://www.census.gov/geo/reference/gtc/gtc_ct.html.

Housing Assistance Council (HAC) Measure Shows More Renters Live in Rural and Small-Town Areas Than Previously Thought



OMB = Office of Management and Budget

Source: 2015 Office of Management and Budget metropolitan statistical areas and the Housing Assistance Council's Census tract designations.

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Appendix 2: Data Sources

Severely cost-burdened renters without rental assistance: Data on severely cost-burdened renter households by Census tract are from the 2011-2015 American Community Survey, Table B25070, Gross Rent as a Percentage of Household Income in the Past 12 Months. A household is considered severely cost-burdened if it pays 50 percent or more of its monthly income on rent and utilities. We consider households with zero or negative incomes to be severely cost-burdened, even though it is not mathematically possible to calculate the share of income these households spend on housing.

To qualify for federal rental assistance, a household generally must earn less than 80 percent of the local median income. The vast majority — 98 percent — of severely cost-burdened renters (11 million households) have low incomes. Due to data limitations, we are unable to exclude the roughly 163,000 higher-income households with severe cost burdens from this analysis.

We estimated the number of unassisted severely cost-burdened renter households by subtracting roughly 240,000 severely cost-burdened households receiving HUD rental assistance from the ACS estimates.²² (The ACS does not include information on receipt of rental assistance.)

Households receiving HUD rental assistance: Data on the location of HUD-assisted households are from a 2016 non-public dataset from the HUD Office of Policy Development and Research, available through a research agreement. This dataset contains demographic and location information collected through HUD Form 50058 and the Tenant Rental Assistance Certification System. The dataset includes households in the following programs as of December 2016:

- Public Housing
- Section 8 Housing Choice Vouchers
- Section 8 Project-Based Rental Assistance
- Moderate Rehabilitation
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for People with Disabilities (Section 811)
- Rent Supplement
- Rental Assistance Program

Location data were missing for 14,000 households (mostly in the voucher program) out of roughly 4.5 million total households.

This dataset does not include the location of households receiving rental assistance through McKinney-Vento Permanent Supportive Housing, Safe Haven, and Transitional Housing or

²² For more on rent burdens among assisted households, see "Housing Cost Burden Among Housing Choice Voucher Participants," https://www.huduser.gov/portal/pdredge/pdr-edge-research-110617.html.

Housing Opportunities for Persons with AIDS. These omitted programs only make up 4 percent of households receiving HUD rental assistance.

USDA Rural Rental Assistance units: We used the USDA's Multi-Family Section 514 and 515 Active Projects²³ list from April 2017 to determine the location of units subsidized under the Section 521 Rural Rental Assistance program. Location data were missing for less than 50 units out of 282,000 total units.

LIHTC units: We used HUD's Low Income Housing Tax Credit Database²⁴ to determine the location of low-income units in LIHTC projects placed in service through 2015. Approximately 192,000 low-income units continue to appear in the database but are no longer being monitored for affordability due to expired contracts. For the purposes of this analysis, we assumed these units continue to be affordable based on the program rules (i.e., the rents are typically capped at 30 percent of income of households at 60 percent of the local median income). Location data were missing for roughly 123,000 low-income units out of 2.3 million total units.

²³ Available at http://www.sc.egov.usda.gov/data/MFH_section_515.html.

²⁴ Available at https://lihtc.huduser.gov/.

Appendix 3: State Data by Community Type

The following state-by-state data provides policymakers and others with information about how rental assistance overall, assistance within particular programs, and LIHTC units are distributed within each state.

Please visit the web version of this paper to access interactive state tables and charts with additional data. For the purposes of the report body, we collapsed rural and small-town tracts into a single "rural" category and exurban, outer suburban, and inner suburban tracts into a single "suburban" category. Tables A3 through A7 provide more detail using five geographic categories: 1) rural, 2) small-town, 3) exurban (e.g. beyond the suburbs but not rural), 4) suburban (inner and outer), and 5) urban. See Appendix 1 for more information on these geographic designations.

Contents

Figure A2: Federal Rental Assistance Households by Program and Location

Table A2: Severely Cost-Burdened and Assisted Renters by Location

Table A3: Housing Choice Vouchers Households by Location

Table A4: Public Housing Households by Location

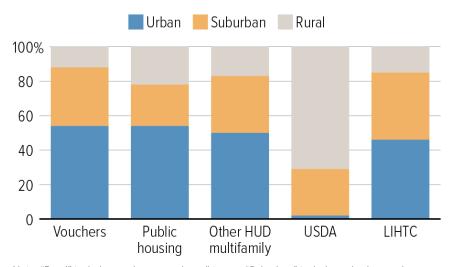
Table A5: HUD Project-Based Multifamily Households by Location

Table A6: USDA Rural Rental Assistance Households by Location

Table A7: Low Income Housing Tax Credit Units by Location

Federal Rental Programs by Location

Share of each program's households or units by community type



Note: "Rural" includes rural areas and small towns. "Suburban" includes suburban and exurban areas. "Other HUD Multifamily" covers the Department of Housing and Urban Development's Section 8 Project-Based Rental Assistance, Moderate Rehabilitation, Supportive Housing for the Elderly (Section 202), Supportive Housing for People with Disabilities (Section 811), Rent Supplement, and Rental Assistance Program. "USDA" refers to U.S. Department of Agriculture Rural Rental Assistance Units. LIHTC refers to Low-Income Housing Tax Credit units.

Source: CBPP tabulations of 2016 HUD administrative data, April 2017 USDA Multi-Family Section 514 and 515 Active Projects, 2015 LIHTC database, and the Housing Assistance Council's Census tract designations.

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TABLE A2

Unassisted Severely Cost-Burdened Renters and Assisted Renters by Location

		verely Cost-Burder		Households Receiving Federal Rental			
	Unass	isted Renter Hous	eholds 		Assistance		
	Rural	Suburban	Urban	Rural	Suburban	Urban	
Alabama	31%	58%	10%	34%	56%	9%	
Alaska	50%	27%	23%	40%	25%	35%	
Arizona	12%	32%	57%	12%	28%	60%	
Arkansas	46%	47%	7%	54%	39%	7%	
California	6%	22%	72%	6%	18%	76%	
Colorado	14%	31%	55%	16%	26%	58%	
Connecticut	5%	41%	54%	5%	32%	64%	
Delaware	15%	54%	31%	10%	39%	51%	
District of Columbia	0%	4%	96%	0%	3%	97%	
Florida	4%	44%	51%	6%	41%	53%	
Georgia	24%	59%	17%	25%	57%	18%	
Hawaii	23%	30%	47%	28%	21%	51%	
Idaho	41%	40%	19%	41%	38%	21%	
Illinois	11%	30%	59%	13%	28%	59%	
Indiana	21%	52%	27%	27%	49%	24%	
lowa	42%	35%	23%	51%	34%	15%	
Kansas	40%	34%	27%	46%	33%	20%	
Kentucky	50%	28%	22%	50%	24%	26%	
Louisiana	24%	49%	27%	23%	43%	33%	
Maine	52%	30%	18%	50%	28%	22%	
Maryland	4%	38%	58%	4%	31%	64%	
Massachusetts	2%	33%	64%	2%	24%	74%	
Michigan	17%	38%	45%	20%	36%	44%	
Minnesota	27%	35%	38%	30%	30%	40%	
Mississippi	63%	34%	3%	63%	35%	2%	
Missouri	30%	40%	30%	30%	38%	33%	
Montana	68%	17%	15%	58%	21%	21%	
Nebraska	38%	29%	33%	41%	32%	28%	
Nevada	9%	18%	73%	12%	16%	72%	
New Hampshire	40%	39%	21%	42%	30%	28%	
New Jersey	1%	30%	69%	1%	22%	77%	
New Mexico	35%	31%	33%	43%	26%	32%	
New York	7%	14%	79%	6%	10%	83%	
North Carolina	30%	58%	12%	36%	52%	12%	
North Dakota	51%	22%	27%	50%	21%	29%	
Ohio	21%	40%	39%	20%	37%	43%	
Oklahoma	43%	32%	25%	39%	36%	25%	

TABLE A2

Unassisted Severely Cost-Burdened Renters and Assisted Renters by Location

	Se	verely Cost-Burder	ned	Househol	ds Receiving Fede	ral Rental	
	Unassisted Renter Households			Assistance			
	Rural	Suburban	Urban	Rural	Suburban	Urban	
Oregon	24%	31%	45%	28%	26%	46%	
Pennsylvania	13%	35%	52%	15%	25%	60%	
Rhode Island	0%	34%	66%	0%	31%	69%	
South Carolina	26%	66%	8%	32%	61%	7%	
South Dakota	65%	27%	8%	63%	28%	9%	
Tennessee	28%	56%	16%	28%	53%	19%	
Texas	14%	45%	41%	19%	46%	35%	
Utah	14%	41%	45%	14%	39%	47%	
Vermont	68%	19%	13%	66%	17%	17%	
Virginia	17%	46%	37%	18%	42%	40%	
Washington	16%	37%	47%	12%	31%	57%	
West Virginia	41%	45%	14%	36%	49%	15%	
Wisconsin	25%	34%	41%	29%	32%	39%	
Wyoming	77%	18%	5%	60%	32%	8%	
U.S. Total	17%	36%	47%	19%	31%	50%	

Note: Data on U.S. territories were not available. "Rural" includes rural and small-town areas. "Suburban" includes exurban and suburban areas. Households reporting zero or negative income were considered to be severely-cost burdened.

Source: CBPP analysis of 2011-2015 American Community Survey data, 2016 HUD administrative data, April 2017 USDA Multi-Family Section 514 and 515 Active Projects, and the Housing Assistance Council's Census tract designations.

TABLE A3

Housing Choice Voucher Households by Location

	Total	Rural	Small-Town	Exurban	Suburban	Urban
Alabama	30,200	4%	17%	3%	63%	14%
Alaska	4,900	9%	24%	0%	26%	40%
Arizona	22,500	1%	4%	1%	29%	64%
Arkansas	21,000	9%	35%	3%	43%	10%
California	309,500	1%	3%	1%	18%	78%
Colorado	30,300	4%	6%	1%	29%	60%
Connecticut	36,500	0%	3%	0%	25%	72%
Delaware	4,800	0%	5%	1%	40%	54%
District of Columbia	11,500	0%	0%	0%	5%	95%
Florida	103,300	1%	2%	1%	40%	56%
Georgia	60,100	1%	7%	2%	71%	20%
Hawaii	10,200	5%	28%	1%	29%	38%
ldaho	6,800	7%	16%	4%	46%	27%
Illinois	94,200	0%	4%	0%	26%	69%
Indiana	36,100	1%	19%	2%	48%	31%
lowa	20,600	10%	34%	2%	35%	18%
Kansas	11,700	2%	25%	2%	40%	30%
Kentucky	31,000	2%	36%	3%	28%	32%
Louisiana	48,600	2%	9%	2%	40%	47%
Maine	12,100	1%	43%	2%	27%	27%
Maryland	48,000	0%	2%	1%	32%	65%
Massachusetts	85,000	0%	2%	0%	26%	72%
Michigan	55,400	1%	12%	1%	33%	53%
Minnesota	32,600	4%	15%	1%	34%	45%
Mississippi	25,400	8%	36%	1%	52%	3%
Missouri	40,600	4%	15%	3%	43%	36%
Montana	5,800	14%	37%	1%	27%	21%
Nebraska	11,800	2%	19%	1%	41%	38%
Nevada	15,100	1%	5%	0%	22%	71%
New Hampshire	9,900	1%	33%	1%	35%	30%
New Jersey	69,000	0%	1%	1%	24%	74%
New Mexico	12,500	5%	22%	1%	31%	41%
New York	221,600	0%	8%	1%	12%	79%
North Carolina	59,800	1%	27%	3%	56%	13%
North Dakota	6,200	10%	26%	0%	32%	32%
Ohio	92,800	0%	18%	1%	36%	45%
Oklahoma	23,400	1%	18%	1%	41%	38%
Oregon	34,400	5%	22%	2%	26%	45%
Pennsylvania	77,600	1%	12%	2%	21%	65%
· cinicyrrama	11,000	0%	0%	0%	25%	74%

TABLE A3

Housing Choice Voucher Households by Location

	Total	Rural	Small-Town	Exurban	Suburban	Urban
South Carolina	25,400	1%	18%	3%	70%	8%
South Dakota	5,400	7%	37%	2%	40%	14%
Tennessee	36,300	1%	14%	2%	65%	18%
Texas	150,000	1%	10%	1%	50%	37%
Utah	11,200	2%	5%	1%	42%	49%
Vermont	6,700	1%	55%	1%	23%	19%
Virginia	46,900	1%	14%	3%	43%	40%
Washington	55,100	2%	4%	1%	36%	58%
West Virginia	13,700	4%	28%	12%	41%	15%
Wisconsin	27,000	2%	15%	2%	34%	48%
Wyoming	2,600	8%	32%	0%	48%	13%
U.S. Total	2,222,400	1%	11%	1%	33%	54%

Note: Data on U.S. territories were not available. We collapsed outer suburban and inner suburban tracts into a single "suburban" category. Source: CBPP analysis of 2016 HUD administrative data and the Housing Assistance Council's Census tract designations.

TABLE A4

Public Housing Households by Location

	Total	Rural	Small-Town	Exurban	Suburban	Urban
Alabama	33,800	8%	32%	4%	48%	8%
Alaska	1,200	29%	19%	0%	22%	31%
Arizona	5,800	0%	5%	1%	32%	61%
Arkansas	12,700	16%	48%	3%	28%	6%
California	28,700	1%	6%	1%	23%	69%
Colorado	7,600	8%	12%	1%	23%	56%
Connecticut	13,900	0%	5%	0%	29%	65%
Delaware	2,200	0%	5%	2%	51%	42%
District of Columbia	6,500	0%	0%	0%	4%	96%
Florida	29,400	1%	9%	1%	34%	56%
Georgia	31,600	7%	37%	5%	37%	14%
Hawaii	4,800	1%	19%	1%	8%	71%
ldaho	700	9%	38%	0%	20%	33%
Illinois	45,200	4%	24%	1%	26%	45%
Indiana	13,400	1%	20%	1%	48%	31%
lowa	3,900	16%	58%	1%	11%	14%
Kansas	8,000	13%	38%	1%	26%	22%
Kentucky	21,300	1%	58%	1%	16%	23%
Louisiana	18,000	7%	34%	5%	40%	14%
Maine	3,900	0%	30%	1%	43%	26%
Maryland	12,700	0%	3%	0%	21%	76%
Massachusetts	33,700	0%	1%	0%	14%	85%
Michigan	20,300	2%	26%	0%	31%	41%
Minnesota	20,000	5%	28%	1%	17%	50%
Mississippi	9,800	8%	80%	0%	11%	0%
Missouri	16,000	5%	44%	2%	20%	29%
Montana	1,900	3%	51%	0%	20%	26%
Nebraska	6,900	21%	29%	0%	24%	26%
Nevada	3,300	0%	0%	0%	6%	94%
New Hampshire	4,000	0%	17%	0%	31%	53%
New Jersey	33,400	0%	1%	0%	12%	87%
New Mexico	3,900	16%	43%	2%	13%	25%
New York	200,100	0%	2%	0%	4%	94%
North Carolina	28,200	1%	34%	1%	47%	17%
North Dakota	1,600	10%	32%	0%	10%	47%
Ohio	40,900	0%	13%	0%	35%	52%
Oklahoma	12,300	17%	33%	3%	35%	12%
Oregon	4,700	2%	14%	2%	21%	60%
Pennsylvania	57,200	0%	14%	0%	22%	64%

TABLE A4

Public Housing Households by Location

Total	Rural	Small-Town	Exurban	Suburban	Urban
9,200	0%	0%	0%	21%	79%
13,100	2%	33%	3%	49%	13%
1,400	21%	44%	2%	27%	7%
31,700	0%	35%	1%	43%	20%
48,400	13%	21%	3%	30%	33%
1,800	1%	8%	0%	21%	70%
1,300	0%	81%	0%	0%	19%
17,200	0%	10%	0%	34%	56%
11,900	1%	11%	0%	14%	74%
6,100	0%	30%	3%	44%	23%
11,400	3%	32%	0%	22%	43%
700	20%	33%	0%	44%	4%
957,900	3%	18%	1%	23%	54%
	9,200 13,100 1,400 31,700 48,400 1,800 1,300 17,200 11,900 6,100 11,400 700	9,200 0% 13,100 2% 1,400 21% 31,700 0% 48,400 13% 1,800 1% 1,300 0% 17,200 0% 11,900 1% 6,100 0% 11,400 3% 700 20%	9,200 0% 0% 13,100 2% 33% 1,400 21% 44% 31,700 0% 35% 48,400 13% 21% 1,800 1% 8% 1,300 0% 81% 17,200 0% 10% 11,900 1% 11% 6,100 0% 30% 11,400 3% 32% 700 20% 33%	9,200 0% 0% 0% 13,100 2% 33% 3% 1,400 21% 44% 2% 31,700 0% 35% 1% 48,400 13% 21% 3% 1,800 1% 8% 0% 1,300 0% 81% 0% 17,200 0% 10% 0% 11,900 1% 11% 0% 6,100 0% 30% 3% 11,400 3% 32% 0% 700 20% 33% 0%	9,200 0% 0% 0% 21% 13,100 2% 33% 3% 49% 1,400 21% 44% 2% 27% 31,700 0% 35% 1% 43% 48,400 13% 21% 3% 30% 1,800 1% 8% 0% 21% 1,300 0% 81% 0% 0% 17,200 0% 10% 0% 34% 11,900 1% 11% 0% 14% 6,100 0% 30% 3% 44% 11,400 3% 32% 0% 22% 700 20% 33% 0% 0% 44%

Note: Data on U.S. territories were not available. We collapsed outer suburban and inner suburban tracts into a single "suburban" category. Source: CBPP analysis of 2016 HUD administrative data and the Housing Assistance Council's Census tract designations.

TABLE A5 **HUD Project-Based Multifamily Households by Location**

	Total	Rural	Small-Town	Exurban	Suburban	Urban
Alabama	19,400	6%	21%	5%	60%	9%
Alaska	1,700	11%	18%	1%	27%	42%
Arizona	10,600	1%	8%	0%	22%	69%
Arkansas	12,600	10%	34%	3%	48%	5%
California	117,400	1%	4%	0%	12%	83%
Colorado	19,000	5%	10%	1%	20%	64%
Connecticut	25,300	0%	6%	0%	39%	55%
Delaware	5,200	0%	12%	0%	24%	63%
District of Columbia	10,300	0%	0%	0%	1%	99%
Florida	53,100	0%	3%	1%	38%	57%
Georgia	33,900	1%	22%	2%	53%	22%
Hawaii	3,900	1%	23%	0%	9%	67%
ldaho	4,100	18%	22%	2%	30%	28%
Illinois	68,300	1%	9%	1%	29%	60%
Indiana	31,100	1%	24%	2%	53%	20%
lowa	12,400	4%	34%	1%	44%	18%
Kansas	11,100	6%	42%	1%	34%	17%
Kentucky	23,700	3%	44%	3%	23%	28%
Louisiana	17,700	2%	20%	2%	46%	30%
Maine	9,100	2%	39%	2%	27%	29%
Maryland	28,100	0%	4%	0%	30%	66%
Massachusetts	63,300	0%	2%	0%	25%	73%
Michigan	56,400	1%	13%	1%	42%	43%
Minnesota	32,100	6%	23%	1%	32%	37%
Mississippi	18,100	11%	54%	2%	31%	1%
Missouri	27,700	2%	17%	0%	40%	41%
Montana	4,600	9%	43%	0%	21%	27%
Nebraska	6,800	8%	40%	1%	30%	22%
Nevada	3,700	2%	3%	0%	6%	88%
New Hampshire	7,100	3%	54%	0%	24%	18%
New Jersey	51,100	0%	1%	0%	24%	75%
New Mexico	6,100	7%	37%	0%	24%	32%
New York	122,100	0%	6%	1%	14%	79%
North Carolina	29,500	1%	32%	2%	52%	13%
North Dakota	2,600	13%	41%	0%	16%	30%
Ohio	78,600	0%	18%	1%	39%	42%
Oklahoma	13,900	5%	39%	1%	29%	25%
Oregon	11,900	5%	17%	2%	19%	58%
Pennsylvania	66,500	0%	13%	1%	29%	57%
Rhode Island	17,300	0%	0%	0%	38%	62%

TABLE A5 **HUD Project-Based Multifamily Households by Location**

Total	Rural	Small-Town	Exurban	Suburban	Urban
20,400	2%	29%	3%	60%	6%
4,900	12%	44%	1%	31%	12%
32,000	1%	23%	2%	52%	22%
57,000	2%	13%	1%	46%	38%
5,100	1%	7%	3%	40%	49%
3,700	3%	64%	3%	12%	18%
32,100	0%	15%	1%	42%	41%
18,500	3%	10%	1%	26%	61%
11,000	3%	38%	3%	42%	14%
31,800	3%	24%	1%	35%	38%
2,200	11%	54%	0%	27%	9%
1,356,000	2%	15%	1%	32%	50%
	20,400 4,900 32,000 57,000 5,100 3,700 32,100 18,500 11,000 31,800 2,200	20,400 2% 4,900 12% 32,000 1% 57,000 2% 5,100 1% 3,700 3% 32,100 0% 18,500 3% 11,000 3% 31,800 3% 2,200 11%	20,400 2% 29% 4,900 12% 44% 32,000 1% 23% 57,000 2% 13% 5,100 1% 7% 3,700 3% 64% 32,100 0% 15% 18,500 3% 10% 11,000 3% 38% 31,800 3% 24% 2,200 11% 54%	20,400 2% 29% 3% 4,900 12% 44% 1% 32,000 1% 23% 2% 57,000 2% 13% 1% 5,100 1% 7% 3% 3,700 3% 64% 3% 32,100 0% 15% 1% 18,500 3% 10% 1% 11,000 3% 38% 3% 31,800 3% 24% 1% 2,200 11% 54% 0%	20,400 2% 29% 3% 60% 4,900 12% 44% 1% 31% 32,000 1% 23% 2% 52% 57,000 2% 13% 1% 46% 5,100 1% 7% 3% 40% 3,700 3% 64% 3% 12% 32,100 0% 15% 1% 42% 18,500 3% 10% 1% 26% 11,000 3% 38% 3% 42% 31,800 3% 24% 1% 35% 2,200 11% 54% 0% 27%

Note: Project-based multifamily programs cover the following HUD programs: Section 8 Project-Based Rental Assistance, Moderate Rehabilitation, Supportive Housing for the Elderly (Section 202), Supportive Housing for People with Disabilities (Section 811), Rent Supplement, and Rental Assistance Program. Data on U.S. territories were not available. We collapsed outer suburban and inner suburban tracts into a single "suburban" category.

Source: CBPP analysis of 2016 HUD administrative data and the Housing Assistance Council's Census tract designations.

TABLE A6

USDA Rural Rental Assistance Households by Location

	Total	Rural	Small-Town	Exurban	Suburban	Urban
Alabama	7,900	34%	49%	11%	6%	0%
Alaska	800	39%	51%	0%	11%	0%
Arizona	3,300	23%	49%	3%	23%	1%
Arkansas	6,300	38%	50%	5%	7%	0%
California	18,100	13%	41%	6%	25%	15%
Colorado	2,800	37%	46%	5%	11%	2%
Connecticut	1,800	0%	13%	6%	81%	0%
Delaware	1,300	0%	35%	30%	35%	0%
District of Columbia	0	0%	0%	0%	0%	0%
Florida	12,900	9%	24%	9%	54%	4%
Georgia	8,700	20%	61%	11%	7%	0%
Hawaii	700	7%	35%	3%	33%	21%
ldaho	4,000	30%	41%	11%	17%	0%
Illinois	7,400	22%	55%	12%	11%	1%
Indiana	7,700	9%	69%	9%	13%	1%
lowa	7,300	33%	49%	7%	10%	0%
Kansas	3,900	29%	56%	8%	7%	0%
Kentucky	6,700	12%	73%	7%	7%	1%
Louisiana	8,000	20%	40%	14%	25%	0%
Maine	6,500	15%	70%	6%	9%	0%
Maryland	3,200	2%	47%	6%	43%	2%
Massachusetts	1,600	0%	17%	6%	74%	3%
Michigan	9,500	5%	72%	8%	15%	0%
Minnesota	6,800	29%	50%	7%	14%	0%
Mississippi	9,300	35%	51%	4%	9%	0%
Missouri	8,900	26%	50%	11%	13%	0%
Montana	2,000	47%	48%	0%	3%	2%
Nebraska	2,600	38%	52%	6%	4%	0%
Nevada	1,700	46%	53%	0%	1%	0%
New Hampshire	2,100	2%	78%	1%	17%	1%
New Jersey	1,900	0%	9%	1%	85%	6%
New Mexico	3,200	32%	50%	1%	15%	1%
New York	6,300	1%	56%	10%	33%	0%
North Carolina	16,500	2%	66%	4%	28%	0%
North Dakota	1,800	48%	52%	0%	0%	0%
Ohio	8,900	2%	74%	7%	17%	0%
Oklahoma	5,200	29%	57%	8%	6%	0%
Oregon	4,900	24%	41%	4%	29%	2%
Pennsylvania	7,000	2%	61%	4%	29%	3%
Rhode Island	400	0%	4%	23%	68%	5%

TABLE A6

USDA Rural Rental Assistance Households by Location

	Total	Rural	Small-Town	Exurban	Suburban	Urban	
South Carolina	7,000	5%	66%	8%	21%	0%	
South Dakota	4,600	43%	51%	1%	5%	0%	
Tennessee	7,600	7%	70%	7%	16%	0%	
Texas	14,600	25%	41%	10%	22%	2%	
Utah	1,700	32%	51%	1%	17%	0%	
Vermont	1,500	5%	91%	0%	3%	0%	
Virginia	6,800	4%	64%	11%	20%	1%	
Washington	6,400	17%	43%	3%	29%	7%	
West Virginia	4,300	12%	36%	17%	29%	5%	
Wisconsin	6,400	23%	61%	10%	6%	0%	
Wyoming	1,200	22%	78%	0%	0%	0%	
U.S. Total	282,200	18%	53%	7%	20%	2%	

Note: Data on U.S. territories were not available. We collapsed outer suburban and inner suburban tracts into a single "suburban" category. Source: CBPP analysis of April 2017 USDA Multi-Family Section 514 and 515 Active Projects list and the Housing Assistance Council's Census tract designations.

Low Income Housing Tax Credit Units by Location

	Total	Rural	Small-Town	Exurban	Suburban	Urban
Alabama	37,700	9%	28%	4%	52%	8%
Alaska	3,100	6%	30%	0%	27%	37%
Arizona	30,100	3%	14%	1%	34%	48%
Arkansas	26,900	9%	23%	2%	56%	10%
California	292,800	1%	7%	2%	23%	68%
Colorado	31,700	2%	10%	1%	28%	60%
Connecticut	15,900	0%	5%	0%	24%	71%
Delaware	7,300	0%	17%	4%	42%	37%
District of Columbia	20,400	0%	0%	0%	1%	99%
Florida	174,400	1%	3%	1%	50%	45%
Georgia	48,400	2%	16%	3%	59%	19%
Hawaii	13,100	2%	20%	0%	25%	53%
Idaho	10,500	12%	25%	4%	40%	19%
Illinois	86,500	1%	11%	1%	31%	56%
Indiana	47,800	1%	19%	2%	51%	27%
lowa	23,900	3%	25%	3%	54%	15%
Kansas	20,300	4%	28%	3%	43%	22%
Kentucky	24,600	2%	31%	3%	30%	33%
Louisiana	14,800	4%	15%	5%	51%	26%
Maine	7,700	1%	32%	1%	39%	26%
Maryland	45,500	0%	6%	0%	34%	59%
Massachusetts	47,000	0%	2%	0%	20%	77%
Michigan	69,600	0%	21%	2%	43%	34%
Minnesota	46,400	2%	13%	1%	31%	53%
Mississippi	33,700	8%	34%	2%	53%	2%
Missouri	53,400	2%	18%	2%	40%	37%
Montana	5,400	14%	44%	1%	21%	21%
Nebraska	15,000	3%	26%	2%	47%	23%
Nevada	31,700	3%	8%	0%	14%	76%
New Hampshire	7,000	0%	41%	0%	34%	25%
New Jersey	6,300	0%	4%	0%	26%	69%
New Mexico	15,800	4%	21%	0%	39%	36%
New York	169,800	0%	5%	1%	14%	80%
North Carolina	71,100	1%	28%	2%	56%	13%
North Dakota	4,600	5%	31%	0%	36%	28%
Ohio	100,100	0%	19%	1%	38%	41%
Oklahoma	20,500	7%	38%	3%	32%	20%
Oregon	34,000	3%	18%	1%	24%	54%
Pennsylvania	38,500	0%	13%	1%	28%	58%

TABLE A7 Low Income Housing Tax Credit Units by Location

Total	Rural	Small-Town	Exurban	Suburban	Urban
10,600	0%	0%	0%	31%	69%
33,700	1%	28%	2%	63%	5%
8,000	3%	33%	5%	48%	11%
47,200	1%	19%	2%	54%	24%
181,300	2%	10%	2%	50%	36%
19,900	3%	14%	2%	47%	34%
6,300	1%	62%	1%	23%	13%
87,100	1%	9%	2%	48%	40%
67,200	1%	8%	0%	35%	55%
8,900	2%	22%	12%	60%	4%
28,900	2%	24%	3%	40%	31%
4,000	14%	49%	0%	36%	2%
2,256,500	2%	14%	2%	37%	46%
	10,600 33,700 8,000 47,200 181,300 19,900 6,300 87,100 67,200 8,900 28,900 4,000	10,600 0% 33,700 1% 8,000 3% 47,200 1% 181,300 2% 19,900 3% 6,300 1% 87,100 1% 67,200 1% 8,900 2% 28,900 2% 4,000 14%	10,600 0% 0% 33,700 1% 28% 8,000 3% 33% 47,200 1% 19% 181,300 2% 10% 19,900 3% 14% 6,300 1% 62% 87,100 1% 9% 67,200 1% 8% 8,900 2% 22% 28,900 2% 24% 4,000 14% 49%	10,600 0% 0% 0% 33,700 1% 28% 2% 8,000 3% 33% 5% 47,200 1% 19% 2% 181,300 2% 10% 2% 19,900 3% 14% 2% 6,300 1% 62% 1% 87,100 1% 9% 2% 67,200 1% 8% 0% 8,900 2% 22% 12% 28,900 2% 24% 3% 4,000 14% 49% 0%	10,600 0% 0% 0% 31% 33,700 1% 28% 2% 63% 8,000 3% 33% 5% 48% 47,200 1% 19% 2% 54% 181,300 2% 10% 2% 50% 19,900 3% 14% 2% 47% 6,300 1% 62% 1% 23% 87,100 1% 9% 2% 48% 67,200 1% 8% 0% 35% 8,900 2% 22% 12% 60% 28,900 2% 24% 3% 40% 4,000 14% 49% 0% 36%

Note: Data on U.S. territories were not available. We collapsed outer suburban and inner suburban tracts into a single "suburban" category. Location data were missing for roughly 123,000 units.

Source: CBPP analysis of HUD's 2015 Low Income Housing Tax Credit database and the Housing Assistance Council's Census tract designations.