THE GAP

A SHORTAGE OF AFFORDABLE HOMES

MARCH 2025
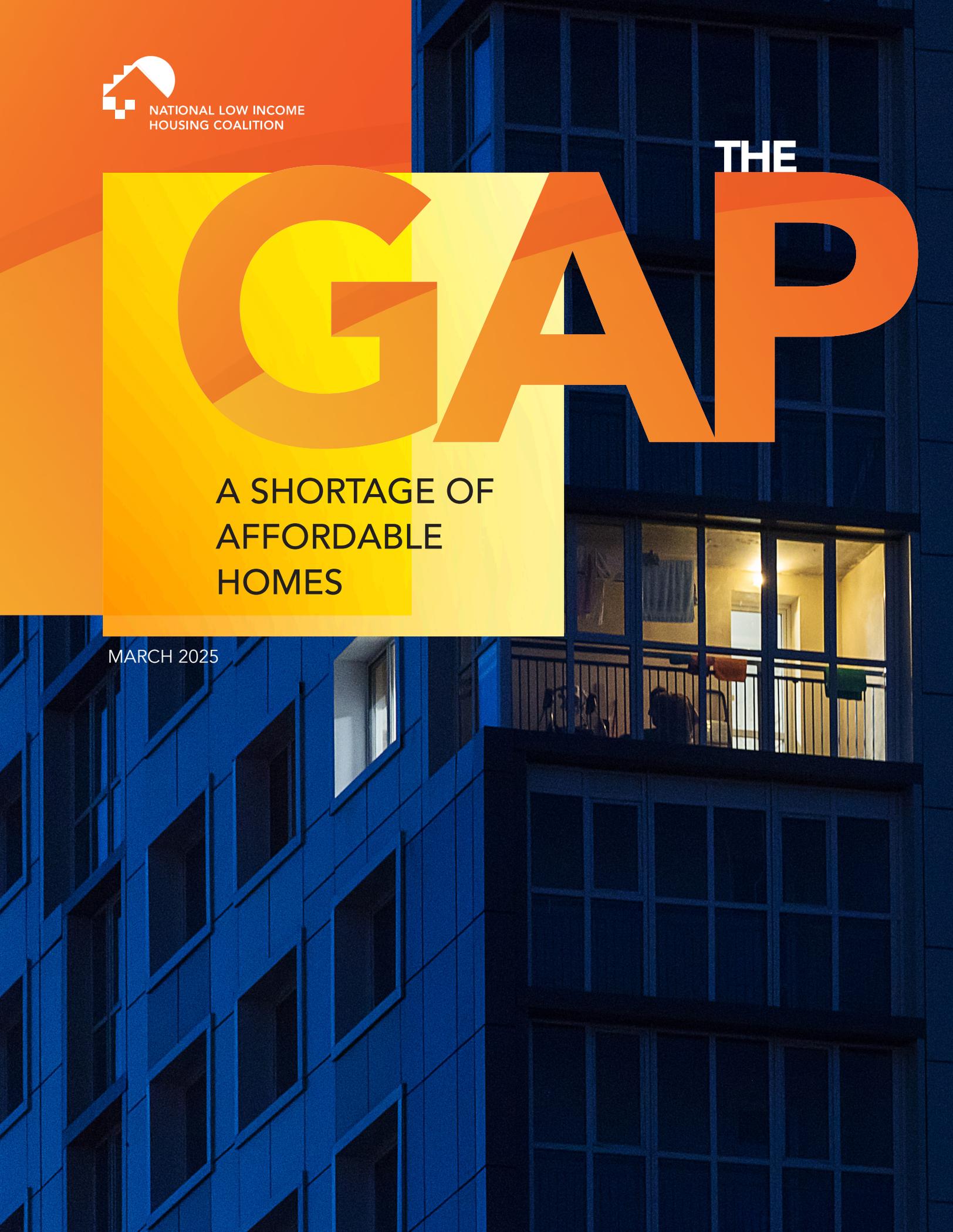
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EXECUTIVE SUMMARY

The nation's lowest-income renters face a long-standing, systemic shortage of affordable and accessible housing attributable to the inherent limitations of the private market and inadequate public subsidies. This shortage of affordable housing impacts nearly every community in the U.S. and constitutes a crisis that is detrimental to the wellbeing of millions of people, including low-wage workers, seniors, people with disabilities, and single-adult caregivers of young children and family members with disabilities.

Each year, the National Low Income Housing Coalition (NLIHC) uses data from the most recent American Community Survey (ACS) to estimate the availability of affordable rental homes at various income levels with a focus on the housing needs of extremely low-income households – those with incomes at or below either the federal poverty guideline or 30% of the area median income (AMI), whichever is higher (Box 1). This report provides estimates of affordable housing needs in the U.S., including in each state, the District of Columbia (D.C.), and the 50 largest metropolitan areas.[1] Key findings of this year's report include:

The shortage of affordable rental housing predominately impacts extremely low-income renters.[2] The nation's 10.9 million extremely low-income renter households face a shortage of 7.1 million affordable and available rental homes, resulting in only 35 affordable and available homes for every 100 extremely low-income renter households.

- **Extremely low-income renters are more likely than other renters to spend a large share of their income on rent.** Eighty-seven percent of extremely low-income renters are cost-burdened and 75% are severely cost-burdened. Extremely low-income renters account for about a quarter of all renters, 43% of all cost-burdened renters, and 68% of all severely cost-burdened renters.

- **More than 90% of extremely low-income renters are either in the labor force, are seniors, have a disability, are in school, or are single adult caregivers.**

- **Black, Latino, and American Indian or Alaska Native households are disproportionately extremely low-income renters and are disproportionately impacted by the housing shortage.** Eighteen percent of Black non-Latino households, 17% of American Indian or Alaska Native households, and 13% of Latino households are extremely low-income renters compared to only 6% of white, non-Latino households.

- **No state has an adequate supply of affordable and available homes for extremely low-income renters.** The shortage of affordable and available rental homes for extremely low-income households ranges from 7,300 homes in Wyoming to nearly 1 million rental homes in California. Similarly, the current relative supply ranges from only 17 affordable and available homes per 100 extremely low-income renter households in Nevada to 62 in North Dakota.

- **No major metropolitan area has an adequate supply of affordable and available homes for extremely low-income renters.** Among the 50 largest metropolitan areas, the relative supply of affordable and available rental homes ranges from 13 for every 100 extremely low-income renters in Las Vegas, NV to 52 for every 100 extremely low-income renters in Pittsburgh, PA.

> Budget cuts to federal affordable housing programs will only deepen existing challenges and cause further harm to America's lowest-income renters. "

The private market on its own fails to provide an adequate supply of affordable, decent, and accessible housing for the lowest-income renters. The amount that extremely low-income renters can afford to pay for rent does not cover the development and operating costs of new housing and is often insufficient to provide an incentive for landlords to maintain older housing. The result is a systemic shortage of affordable housing for extremely low-income renters impacting nearly every community. Subsidies are needed to produce new affordable housing, preserve existing affordable housing, or subsidize the difference between what the lowest-income renters can afford to pay and market rents. Yet just one in four households who qualify for federal housing assistance actually receive assistance (Bailey, 2022). While the private market can and must be allowed to more easily produce new rental housing, which is essential to general housing affordability, the private market will not meet the housing needs of the lowest-income renters without subsidy.

Large-scale, long-term policy solutions that directly address the housing needs of the nation's lowest-income renters are urgently needed. Budget cuts to federal affordable housing programs will only deepen existing challenges and cause further harm to America's lowest-income renters. Budget increases that fail to keep pace with inflation also will exacerbate the shortage. A large and sustained commitment of federal funding is necessary to preserve and expand the affordable housing stock, bridge the gap between incomes and rent, and provide emergency aid to stabilize renters facing financial shocks. There must be a bipartisan commitment to solving the housing crisis for the lowest-income renters. The wellbeing of millions of people depends upon it.

BOX 1: DEFINITIONS

AREA MEDIAN INCOME (AMI): The median family income in the metropolitan or nonmetropolitan area

EXTREMELY LOW-INCOME (ELI): Households with incomes at or below the federal poverty guideline or 30% of AMI, whichever is higher

VERY LOW-INCOME (VLI): Households with incomes between ELI and 50% of AMI

LOW-INCOME (LI): Households with incomes between 51% and 80% of AMI

MIDDLE-INCOME (MI): Households with incomes between 81% and 100% of AMI

ABOVE MEDIAN INCOME: Households with incomes above 100% of AMI

COST BURDEN: Spending more than 30% of household income on housing costs

SEVERE COST BURDEN: Spending more than 50% of household income on housing costs

AFFORDABLE: Housing units with rent and utilities that do not exceed 30% of a given income threshold

AFFORDABLE AND AVAILABLE: Rental units that are both affordable and either vacant or not occupied by a higher income household

A SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOMES

Extremely low-income renters face the most severe shortage of housing, with only 7.1 million affordable rental homes for 10.9 million extremely low-income renter households. Of those 7.1 million homes, 3.3 million are occupied by higher-income households, leaving only 3.8 million rental homes that are both affordable and available for extremely low-income renters. This section illustrates how the national shortage of affordable housing is almost entirely attributable to this shortage of housing for extremely low-income renters.

AFFORDABLE RENTAL HOMES

Extremely Low-Income Renters: Of the 45.6 million households who rent their homes, nearly a quarter, or 10.9 million, have extremely low incomes. Using the standard definition of affordability utilized by the U.S. Department of Housing and Urban Development (HUD), which assumes households should spend no more than 30% of their income on housing, we find that only 7.1 million units are affordable to extremely low-income renters. Based on supply alone, not factoring in the availability of these units, there is an absolute shortage of 3.8 million homes for renter households with incomes at the federal poverty guideline or less than 30% of AMI. Extremely low-income renters are the only income group facing an absolute shortage of affordable rental homes. All other income groups have an adequate supply of affordable rental homes that could accommodate them (Figure 1).

Very Low-Income Renters: More than 6.8 million renter households have very low incomes (i.e., incomes between extremely low-income and 50% of AMI), but households in that income group can afford the same 7.1 million rental homes that are affordable to extremely low-income renters, as well as another 8.5 million more expensive but still affordable rental homes. In total, 15.6 million rental homes are affordable to the 6.8 million very low-income renter households. A cumulative shortage remains, however, when we examine extremely low- and very low-income renter households together, for which there are 15.6 million units for 17.7 million renters. This amounts to a cumulative shortage of approximately 2.1 million units for households in the two lowest-income groups.

Low-Income Renters: Approximately 9.5 million renter households are low income (i.e., have incomes between 51% and 80% of AMI). Low-income renters can afford the 15.6 million homes affordable to extremely low-income and very low-income renters, as well as an additional 18.6 million more expensive rental homes. In total, 34.2 million rental homes are affordable to the 9.5 million low-income renters.

Middle-Income Renters: Nearly 5 million renters are middle-income (i.e., with incomes between 81% and 100% of AMI). Middle-income renters can afford all the homes that low-income renters can afford, plus an additional 7 million more expensive rental homes, so the total supply of affordable rental housing for middle-income renters is 41.2 million units.

AFFORDABLE, BUT NOT AVAILABLE

The shortage of affordable housing for the lowest income renters becomes even more severe when we consider the availability of these homes. In the private market, households can occupy homes that cost less than 30% of their income, and when higher-income households occupy rental homes that are affordable to lower-income households, they render those homes unavailable to lower-income households. Rental homes are both affordable and available at a particular level of income if they are affordable to households with incomes below the defined income level and are currently vacant, or if they are occupied by a household with income below the defined income level.

FIGURE 1. RENTAL UNITS AND RENTERS IN THE US MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2023 (IN MILLIONS)

Legend:
- Extremely Low-Income
- Very Low-Income
- Low-Income
- Middle-Income
- Above Median Income

Households (By Income Category):
- 13.3m Households
- 5.0m Households
- 9.5m Households
- 6.8m Households
- 10.9m Households

Cumulative Units (By Affordability Category):
- 41.2 + 6.3 = 47.6m Units — CAN AFFORD
- 34.2 + 7.0 = 41.2m Units — CAN AFFORD
- 15.6 + 18.6 = 34.2m Units — CAN AFFORD
- 7.1 + 8.5 = 15.6m Units — CAN AFFORD
- 7.1m Units — CAN AFFORD

Households (By Income Category)

Cumulative Units (By Affordability Category)
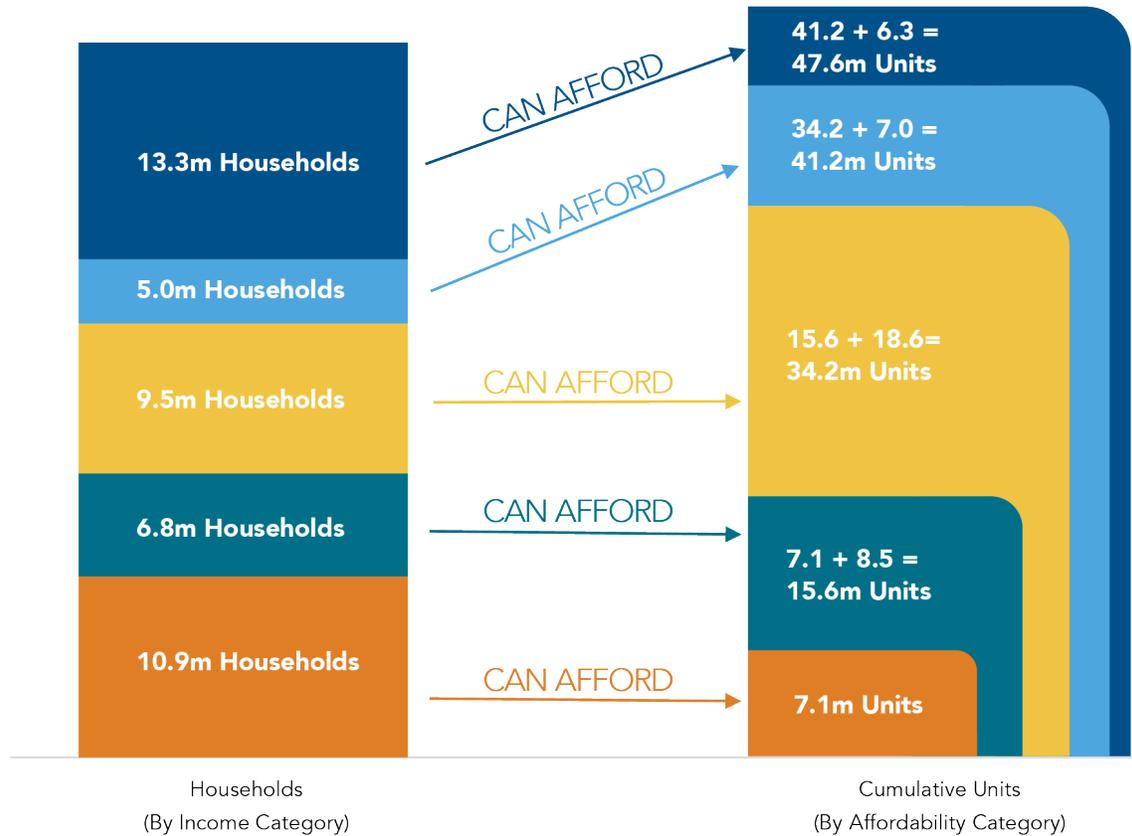
SOURCE: 2023 ACS PUMS.
* NOTE:: THE NUMBERS IN THIS FIGURE ARE ROUNDED AND THEREFORE MAY NOT EXACTLY ADD UP TO THE FINAL CUMULATIVE TOTAL OF HOUSEHOLDS AND/OR RENTAL UNITS.

Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. Of the 7.1 million homes affordable to extremely low-income households, 3.3 million affordable homes are occupied by households with higher incomes, making them unavailable to extremely low-income renters. Of the 3.3 million that are not available, approximately 1 million are occupied by very low-income households, 1 million are occupied by low-income households, and 1.3 million are occupied by middle-income and higher-income households (Figure 2). That leaves only 3.8 million affordable and available homes for 10.9 million extremely low-income households,

which is an absolute shortage of 7.1 million affordable and available homes for renters with extremely low incomes.

As a result of this shortage, most extremely low-income renters are forced to rent homes they cannot afford and that would otherwise be available to higher-income renters who could afford them. Among extremely low-income renters, roughly 2.3 million reside in homes affordable to very low-income households, 3.4 million are in homes affordable to low-income households, and 1.6 million reside in homes affordable to middle-income and higher-income households (**Figure 2**).

The relative supply of affordable and available rental homes improves as incomes increase, because more

NATIONAL LOW INCOME HOUSING COALITION

FIGURE 2. OVER 4.2 MILLION EXTREMELY LOW-INCOME RENTERS LIVE IN HOUSING THAT COULD OTHERWISE BE AVAILABLE TO LOW-TO-MIDDLE INCOME RENTERS
DISTRIBUTION OF HOUSEHOLD INCOME BY RENTAL COSTS

Legend: ■ ELI Households ■ Very Low-Income Households ■ Low-Income Households ■ Middle-Income Households ■ Above Median Income

Total Rental Units (y-axis)

Extremely Low Income (ELI):
- 3.4 (ELI)
- 1.0 (Very Low-Income)
- 1.0 (Low-Income)
- 0.4 (Middle-Income)
- 0.9 (Above Median Income)

> ELI to 50% of AMI:
- 2.3 (ELI)
- 1.7 (Very Low-Income)
- 1.9 (Low-Income)
- 0.7 (Middle-Income)
- 1.2 (Above Median Income)

>50% to 80% of AMI:
- 3.4 (ELI)
- 2.8 (Very Low-Income)
- 4.4 (Low-Income)
- 2.3 (Middle-Income)
- 4.8 (Above Median Income)

>80% to 100% of AMI:
- 0.9 (ELI)
- 0.7 (Very Low-Income)
- 1.3 (Low-Income)
- 0.9 (Middle-Income)
- 2.9 (Above Median Income)

>100% of AMI:
- 0.7 (ELI)
- 0.4 (Very Low-Income)
- 0.8 (Low-Income)
- 0.6 (Middle-Income)
- 3.4 (Above Median Income)

Rents Affordable to Households with Incomes of: (x-axis)

Note: AMI = Area Median Income. Graph does not include vacant units or units without complete plumbing and kitchen.
SOURCE: 2023 ACS PUMS.

housing becomes available to renters at higher incomes. For every 100 extremely low-income renter households, there are only 35 affordable and available rental homes (**Figure 3**). Fifty-three rental homes are affordable and available for every 100 renter households with incomes at or below 50% of AMI. Eighty-eight and 98 rental homes are affordable and available for every 100 renter households with incomes at or below 80% and 100% of AMI, respectively. The shortages are cumulative, so the apparent shortage for renters with incomes above 50% of AMI can largely be explained by the significant shortage of affordable and available rental homes for those with incomes below 50% of AMI. **Box 2** illustrates the incremental change in the number of renters at increasing levels of income alongside the incremental increase in the number of rental homes that are affordable and available

to them. The infographic shows how the cumulative shortage shrinks significantly at incomes between 51% and 80% of AMI.

The shortage of affordable and available homes is most severe for extremely low-income renters, for whom there are only 3.8 million affordable and available homes for 10.9 million households. As a result, this group faces the largest shortage of 7.1 million affordable and available homes. The second row in **Box 2** illustrates that an additional 6.8 million renter households classify as between extremely low-income and 50% of AMI and that an additional 5.7 million rental homes are affordable to households with incomes below 50% of AMI. As a result, the cumulative shortage of affordable and available rental homes is increased by 1.2 million to 8.3 million.

FIGURE 3. THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME
AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2023

Category	Value
Extremely Low-Income	35
50% AMI or Less	53
80% AMI or Less	88
100% AMI or Less	98
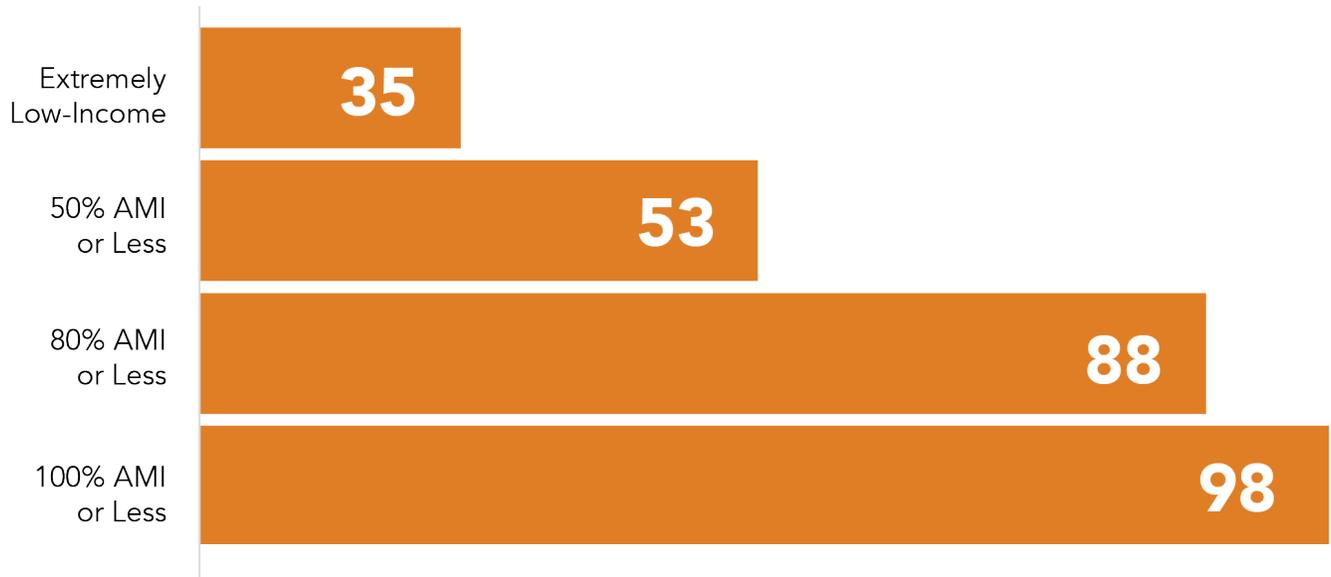
SOURCE: 2023 ACS PUMS.
AMI = AREA MEDIAN INCOME

NATIONAL LOW INCOME HOUSING COALITION

The cumulative shortage decreases significantly at higher levels of income. The third row in **Box 2** illustrates that expanding the analysis to renter households with incomes between 51% and 80% of AMI increases the number of renter households by 9.5 million and the number of affordable and available rental units increases by 14.5 million. Not all 14.5 million units are available to households specifically with incomes between 51% and 80% of AMI, because they are occupied by renters with incomes below 50% of AMI, but the overall shortage of affordable and available rental homes decreases by 5.0 million to 3.3 million.

The fourth row in **Box 2** illustrates that expanding the analysis to include renter households with incomes between 81% and 100% of AMI adds 5 million households and 7.6 million affordable and available rental homes to the cumulative totals. The overall shortage of affordable and available rental homes decreases by 2.6 million to approximately 686,000. Above median income, the cumulative shortage disappears.

The ACS, on which our analysis is based, does not include people experiencing homelessness since it is a survey of addresses. This means that the shortage of 7.1 million affordable and available homes for the lowest-income renters is an underestimation. More than 770,000 people were experiencing homelessness on a given night in 2024 (U.S. Department of Housing and Urban Development, 2024). Of this number, 512,007 were individuals and 259,473 were people in family groups. Assuming an average family size of 3.2 people, homeless families comprised approximately 81,000 households.[3] An additional 593,000 homes would be needed to house all households experiencing homelessness. The shortage of rental homes affordable and available to extremely low-income households is therefore closer to 7.7 million. Even this estimate is conservative, as it does not account for homeless individuals and families that are doubled up with others due to a lack of housing options. Recent estimates describe an additional 3.7 million individuals experiencing doubled-up homelessness (Richard et al., 2022), which would make the shortage of rental homes affordable and available to extremely low-income households approximately 11.4 million.

> Extremely low-income renters are far more likely than any other renters to experience severe housing cost burdens.

HOUSING COST BURDENS

The severe shortage of affordable rental housing causes renters to spend more than they can afford on rent. These renters are housing cost-burdened. Households are considered cost-burdened when they spend more than 30% of their income on rent and utilities. A household is considered severely cost-burdened when they spend more than 50% of their income on rent and utilities. When renters are cost-burdened, they cannot afford other basic necessities such as food, healthcare, transportation, or childcare. Those who are the most cost-burdened must make tough sacrifices between necessities and housing and are left in unsustainable financial situations.

Nearly half (49%) of renter households in the United States are cost-burdened. Twenty-six percent of renter households are severely cost-burdened. Cost burdens are far from evenly distributed across income groups. Extremely low-income renters are far more likely than any other renters to experience severe housing cost burdens. Eighty-seven percent of all extremely low-income renters are housing cost-burdened and 75% are severely housing cost-burdened (**Figure 4**). Seventy-nine percent of very low-income households are housing cost-burdened, but far fewer (38%) experience severe cost burdens when compared to extremely low-income renters. The share of low-income, middle-income, and above median-income renters who are severely cost-burdened is just 10%, 3%, and 1%, respectively.

BOX 2: INCREMENTAL CHANGES TO THE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING BY INCOME LEVEL

45.6 | The U.S. is home to 45.6 million renter households

47.6 | 47.6 million rental units have a complete kitchen and plumbing

Extremely Low-Income

10.9

3.8
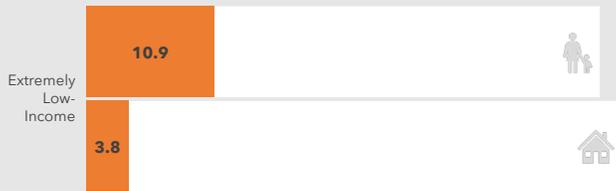
Among these 45.6 million renter households, **10.9 million** have extremely low incomes…

…but only **3.8 million** rental units are affordable and available to extremely low-income households.

The U.S. is home to 10.9 million extremely low-income renters and only 3.8 million rental units are affordable and available to them, leaving a shortage of 7.1 million rental units affordable and available to extremely low-income renters.

<50% AMI

10.9 | **6.8**

3.8 | **5.7**

An additional **6.8 million** renter households have very low-incomes…

…and an additional **5.7 million** units are affordable and available to renters with incomes below 50% of area median income (AMI).

The cumulative shortage increases. A total of 17.7 million renters have incomes at or below 50% of AMI and only 9.5 million rental units are affordable and available to them, leaving a shortage of nearly 8.3 million units for all renters at or below 50% of AMI.

> At **higher income** levels, the shortage of affordable and available rental units declines because more affordable and available rental units than households are added with each step up in income classification. The severe shortage for extremely low-incomes becomes obscured as households with higher incomes are able to afford a larger number of lower cost rentals.

<80% AMI

10.9 | **6.8** | **9.5**

3.8 | **5.7** | **14.5**
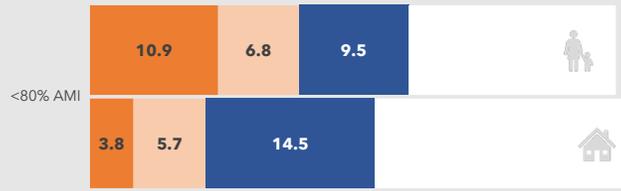
An additional **9.5 million** renter households have low incomes…

…and an additional **14.5 million** units are affordable and available to renters with incomes below 80% of AMI. Many of these units, though, are occupied by cost-burdened households with incomes less than 50% of AMI.

The cumulative shortage for renters begins to decline between 50% and 80% of AMI, because more affordable and available units are added than households. 27.2 million renters have incomes at or below 80% AMI and 24 million units are affordable and available to them, leaving a shortage of approximately 3.2 million units for all renters at or below 80% of AMI.

< 100% AMI

10.9 | **6.8** | **9.5** | **5**

3.8 | **5.7** | **14.5** | **7.6**
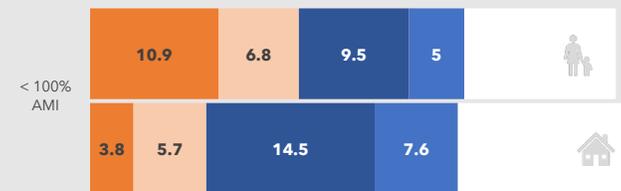
An additional **5 million** renter households have moderate incomes between 80% and 100% AMI…

…and an additional **7.6 million** units are affordable and available to renters with incomes below 100% AMI.

The cumulative shortage shrinks further for households with moderate incomes. 32.2 million households have incomes at or below 100% AMI and 31.6 million units are affordable and available to them, leaving a shortage of 685,677 affordable and available units for all renters at or below median income.

All incomes

10.9 | **6.8** | **9.5** | **5** | **13.3**

3.8 | **5.7** | **14.5** | **7.6** | **16**
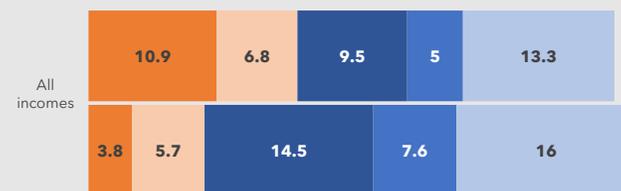
An additional **13.3 million** renter households have above-median incomes…

…and **16 million** more units are affordable and available to them.

Overall, a total of 47.6 million adequate rental units are available to 45.6 million rental households in the United States. However, the shortage of rental units available to the lowest-income renters is obscured as presented above.

Note: The numbers in this illustration are rounded and therefore may not exactly add up to the final cumulative total of households and/or rental units displayed.

FIGURE 4. EXTREMELY LOW-INCOME HOUSEHOLDS DISPROPORTIONATELY EXPERIENCE SEVERE HOUSING COST BURDENS
RENTER HOUSEHOLDS WITH HOUSING COST BURDENS BY INCOME, 2023

Legend: ■ Cost Burden ■ Severe Cost Burden

Income Category	Cost Burden	Severe Cost Burden
Extremely Low-Income	87%	75%
Very Low-Income	79%	38%
Low-Income	52%	10%
Middle-Income	27%	3%
Above Median Income	8%	1%
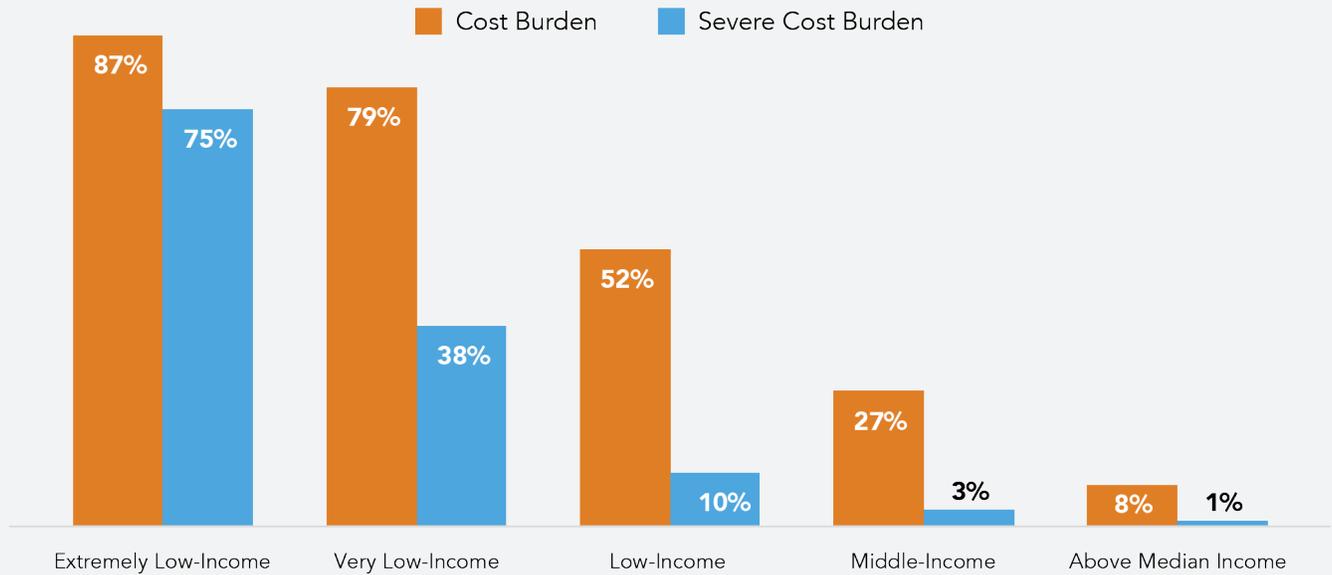
SOURCE: 2023 ACS PUMS.

Extremely low-income households are not only disproportionately cost-burdened but account for most households with severe cost burdens. Of the 12 million severely cost-burdened renter households, 8.1 million (68%) are extremely low-income, 2.6 million (22%) are very low-income, 992,000 (8%) are low-income, 159,000 (1%) are middle income, and 126,000 (1%) are above median income (**Figure 5**). Combined, extremely low-, very low-, and low-income households account for 98% of all severely cost-burdened renters across the country.

Extremely low-income renters often have little, if any, money remaining for other necessities after paying their rent. A severely cost-burdened extremely low-income family of four who has a monthly income of $2,600[4] and pays the average two-bedroom fair market rent of $1,670[5] is spending 64% of their income on rent alone. Spending that much on rent means this family would have $930 remaining to cover all other non-housing expenses for the month. The U.S. Department of Agriculture's (USDA) thrifty food budget estimates that a family of four needs to spend $976 per month to cover food alone, which is $46 more than their remaining income after paying rent.[6] After rent

and food, there is nothing of their income left to cover the costs of transportation, childcare, clothing, or other necessities (U.S. Department of Agriculture, 2024).

The lowest-income renters with severe cost burdens self-report spending 39% less on food and 42% less on healthcare than their counterparts that are not housing cost-burdened (JCHS, 2024). It should be no surprise, then, that housing cost burdens are associated with increased mortality risk (Graetz, et al. 2024). Beyond this stark reality, the lack of housing affordability negatively impacts many critical facets of life including family well-being, cognitive development, education, and employment (Brennan et. al 2014; Desmond & Gershenson, 2016; Newman & Holupka, 2015; Sandel et al., 2016).

Extremely low-income renters cannot always afford to spend even 30% of their income on rent. The share of income that households can afford to pay in rent varies by income, household size, medical needs, and other circumstances (Grady, 2019). The residual income approach to measuring housing affordability is an alternative way to identify households who are overly burdened by their

housing costs that better accounts for differences in circumstances across households. This approach assesses whether households have enough income left for non-housing necessities after paying their rent. If a household cannot cover its estimated costs of non-housing necessities after paying rent, it is considered to have a residual income cost burden. NLIHC's founder, Cushing Dolbeare, first outlined such an approach in the 1960s and it was first operationalized by housing scholar Michael Stone in the early 1990s as the "Shelter Poverty" measure (Stone, 1993; Pelletiere, 2008; Aurand, 2017).

More recent research utilizing a residual income approach indicates that 100% of renters with annual household incomes less than $30,000 and 81% of renters with annual household incomes between $30,000 and $44,999 were unable to afford other necessities after they paid for their housing (Airgood-Obrycki et al., 2022). Families with children are more likely to experience residual income cost burden than single individuals and couples without children. Overall, the residual burden measure reveals that housing affordability challenges may be more prevalent among lower-income renter households than the traditional 30% measure implies. Consequently, the affordability challenges measured in this report likely underestimate the housing needs of the lowest-income renters.

FIGURE 5. EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS
SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME, 2023

- Extremely Low-Income
- Very Low-Income
- Low-Income
- Middle-Income
- Above Median Income

8,134,218
68%

2,603,173
22%

1%
125,533

1%
159,118

8%
992,024
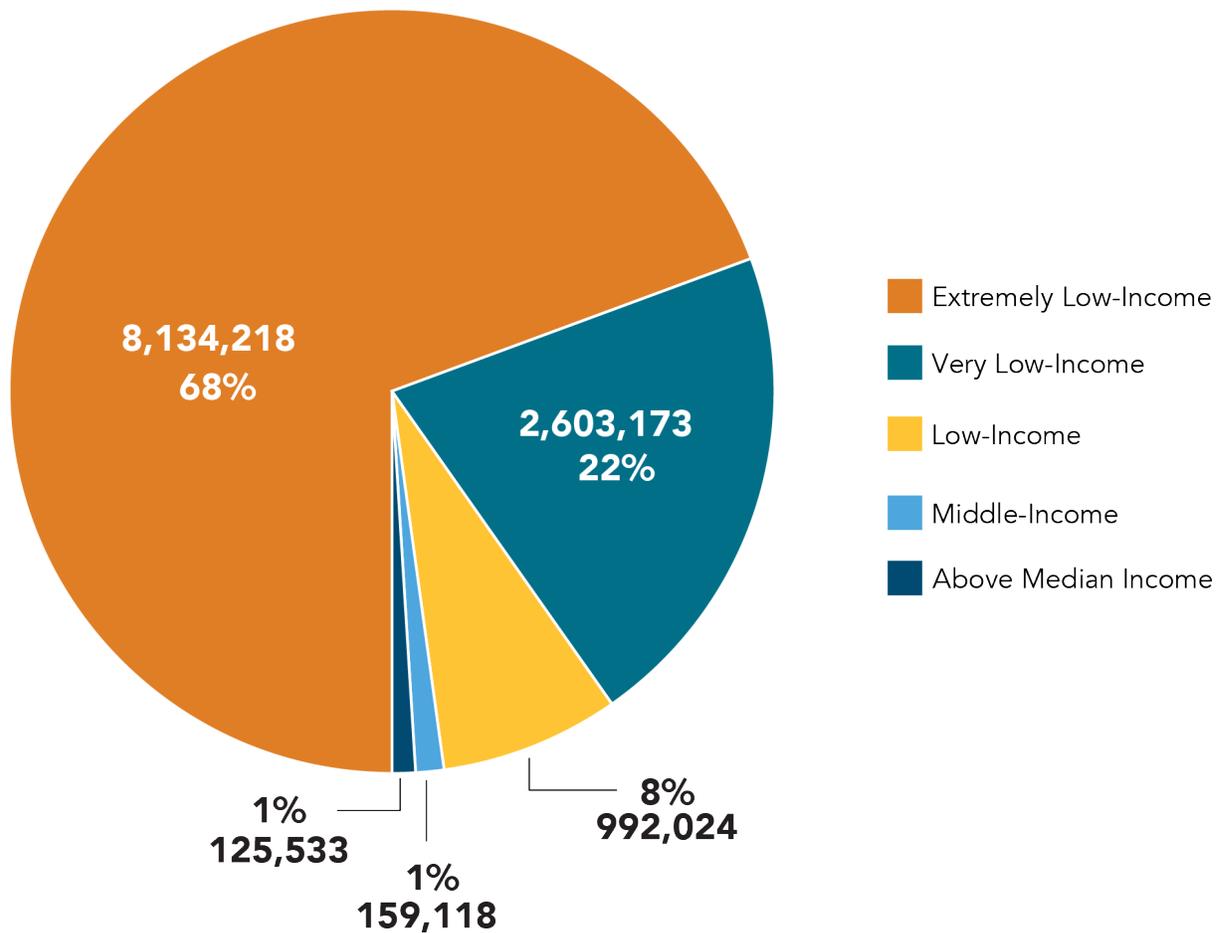
SOURCE: 2023 ACS PUMS.

WHO ARE EXTREMELY LOW-INCOME RENTERS?

Most extremely low-income renters either work in low-wage jobs or may be unable to work. Among extremely low-income renter householders, 34% are in the labor force, 33% are seniors, 18% have a disability, and at least 6% are students or single-adult caregivers to young children or household members with a disability (**Figure 6**).

In 2023, 42% percent of extremely low-income renter households in the labor force worked at least 40 hours per week, and 33% worked between 20 and 39 hours per

week. Income from full-time low-wage employment is often inadequate to afford housing. The national average wages that must be earned by a full-time worker to afford a modest one-bedroom and two-bedroom rental home are $26.74 and $32.11, respectively (NLIHC, 2024). More than half of all wage earners do not make enough to afford a one-bedroom rental home with a traditional 40-hour work week. However, the gap between rents and incomes impacts low-income workers the hardest. The average minimum-wage worker would need to work 113 hours per

FIGURE 6. MOST EXTREMELY LOW-INCOME HOUSEHOLDERS ARE IN THE LABOR FORCE, ARE SENIORS, OR HAVE A DISABILITY
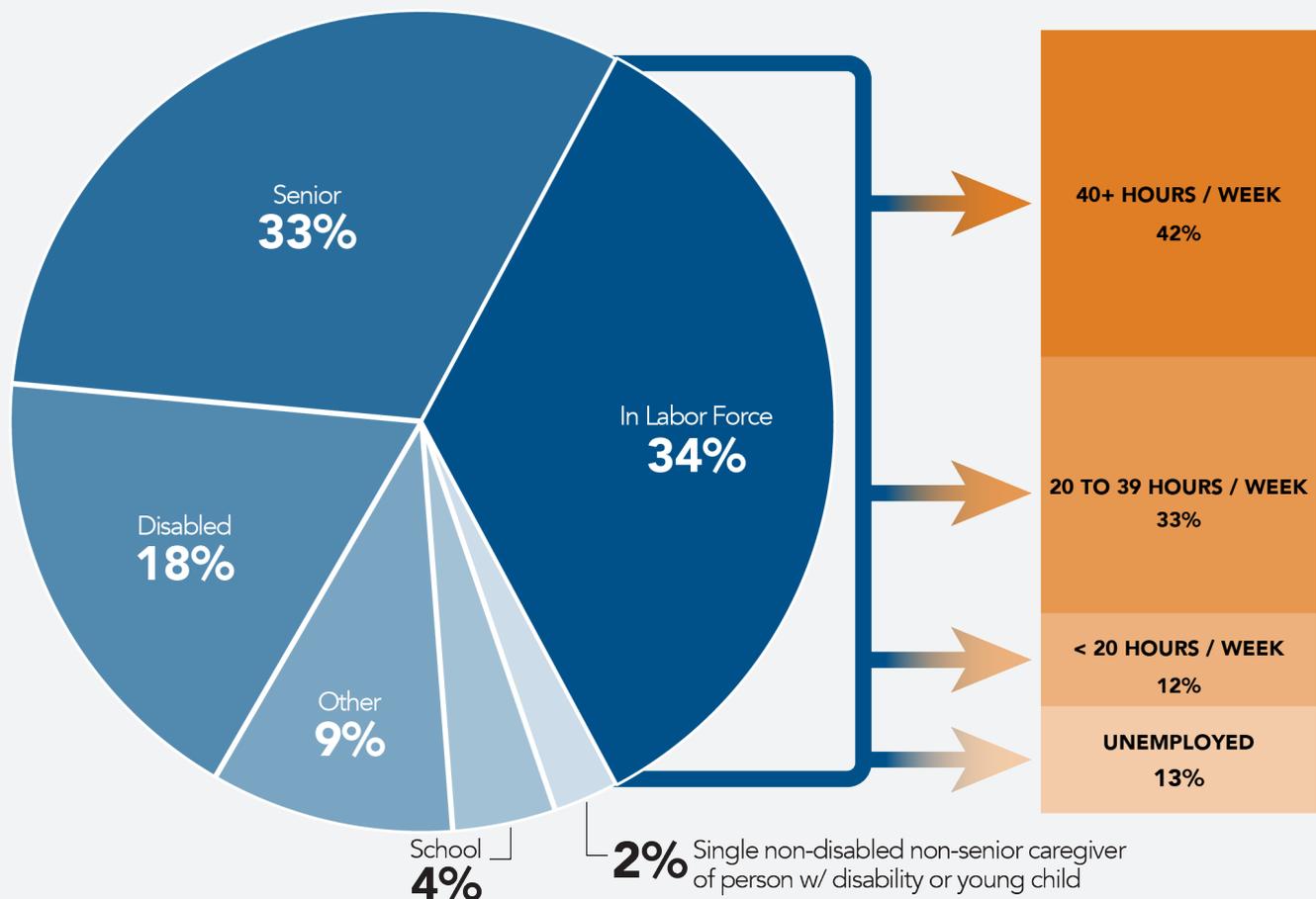
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or householder's spouse (if applicable) is at least 62 years of age. Disabled means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. Working hours refers to the number of hours usually worked by householder and householder's spouse (if applicable). School means householder and householder's spouse (if applicable) are enrolled in school. Thirteen percent of extremely low-income renter households include a single adult caregiver, 53% of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.
SOURCE: 2023 ACS PUMS.

week to afford a two-bedroom rental home and 95 hours per week to afford a one-bedroom rental home.

Extremely low-income householders are also more likely than other householders to have characteristics that limit the hours that they can work: they are more likely to be seniors, have a disability, be enrolled in school, or be single-adult caregivers of children or individuals with a disability (**Figure 7**).

While **Figures 6 and 7** categorize extremely low-income renters into mutually exclusive groups for simplicity, renters often juggle multiple responsibilities like working while also serving as a primary caretaker or pursuing further education. Thirteen percent of extremely low-income renters are single-adult caregivers of a young child or of a household member with a disability and might also be elderly or have a disability themselves. Fifty-three percent of these single caregivers also work more than 20 hours per week. Eleven percent of extremely low-income renters are enrolled in school, and almost half of these renters work more than 20 hours per week. Without housing assistance or increases in their hourly wages, they cannot rely on their work hours to afford their homes.

FIGURE 7. EXTREMELY LOW-INCOME RENTERS ARE MORE LIKELY TO BE SENIORS, HOUSEHOLDERS WITH DISABILITIES, HOUSEHOLDERS IN SCHOOL, OR SINGLE-ADULT CAREGIVERS
HOUSEHOLDER TYPE BY INCOME

Legend: ■ Senior Householder ■ Householder with Disability ■ In Labor Force ■ Other ■ All Householders in School ■ Single Caregiver

	Senior Householder	Householder with Disability	In Labor Force	Other	All Householders in School	Single Caregiver
Renters with Extremely Low Incomes	33%	18%	34%	9%	4%	2%
All Other Renters	18%	10%	70%	2%	1%	
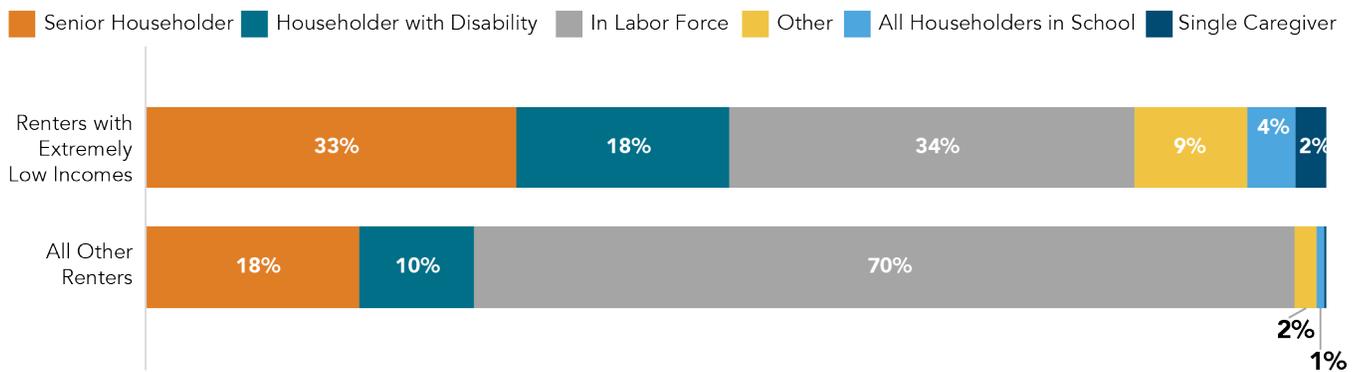
SOURCE: 2023 ACS PUMS.

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or householder's spouse (if applicable) is at least 62 years of age. Disabled means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. School means householder and householder's spouse (if applicable) are enrolled in school.

RACIAL DISPARITIES AMONG EXTREMELY LOW-INCOME RENTERS

Housing tenure varies across household demographics. Non-white households are more likely to be renters and have extremely low incomes compared to their white counterparts (**Figure 8**). Specifically, Black and Native Hawaiian or Pacific Islander households are more than twice as likely, and Latino households are almost twice as likely, to be renters than are white households. Native Hawaiian or Pacific Islander, American Indian or Alaskan Native (AIAN), and Latino households are more than twice as likely to be extremely low-income renters than their white peers. Strikingly, Black households are three times more likely than white households to be extremely low-income renters.

These disparities are manifestations of historical and ongoing systemic injustices in housing and employment that have disproportionately harmed people of color. Restricted access to homeownership, the largest source of most households' wealth, has created large racial

disparities in tenure and generational wealth accumulation for non-white households (**Box 3**). In a vicious cycle, the wealth gap makes it more difficult for minority households to invest in homeownership or help their children purchase homes. Additionally, historic workplace discrimination and racial pay gaps continue to produce disparities in earnings across racial and ethnic groups. The median household income for Black households ($53,927) is nearly $30,000 lower than white householders ($83,121) according to the 2023 ACS. Household incomes for Latino ($69,467), AIAN ($61,061), and Native Hawaiian and Other Pacific Islander ($74,257) households also lag behind white households. These inequities are symptomatic of a labor market where Black and Latino workers are overrepresented in lower wage sectors and paid less than white employees in the same occupations (Bureau of Labor Statistics, 2024). Together, limited access to homeownership and income disparities mean that households of color are more likely to be extremely low-income renters than white households.

Homeowners   Non-ELI Renters   Extremely Low-Income Renters

SOURCE: 2023 ACS PUMS.

BOX 3. HISTORICAL DRIVERS OF HOUSING INEQUITY

Pervasive racial discrimination by financial, social, and governmental institutions throughout the 20th century created significant barriers for people of color seeking homeownership. Financial institutions, including the Federal Housing Administration, restricted mortgage access in cities for Black buyers, cutting off majority Black neighborhoods from financing (Fishback et al., 2024). Black families were barred from integration into white neighborhoods, constrained by restrictive covenants by developers or threats of physical violence (Zonta, 2019). Even Black families able to own homes experienced disproportionate property tax burdens due to over assessments, a trend that continues today (Avenancio-León et al., 2022; Young, 2023). Further, programs like the GI Bill, offering low-interest home loans to service members after WW2, were not equally granted to Black veterans, especially in the Jim Crow South (Woods, 2013). As a result, Black families were unable to benefit from decades of appreciating home values that white families were, reproducing the racial wealth gap.

The "Fair Housing Act of 1968" outlawed most overt forms of housing discrimination based on factors like race, but racism continues to impact homeownership. Nonwhite homebuyers continue to experience more barriers in finding homes, being shown less homes and being less likely to be approved for mortgages than white homebuyers (U.S. Department of Housing and Urban Development, 2013; Zonta, 2019). Further, homes owned by Black householders tend to be undervalued by appraisers, with homes in majority Black neighborhoods being valued for significantly less than similar homes in majority non-Black neighborhoods (Rothwell and Perry, 2022). This makes it more difficult for Black homebuyers to purchase or sell homes, limiting their ability to benefit from property appreciation.

Housing cost burdens are especially prevalent among Black and Latino renter households, with more than half being at least moderately cost-burdened compared to 46% of white renter households (**Figure 9a**). Black renter households are the most likely to experience severe cost burden at 32%, followed by Latino renter households at 29%, while white renters are the least likely at 24%. Racial disparities in cost burdens can be partially explained by income, as the disparities shrink when considering only extremely low-income renters. Across all racial groups, cost burdens are pervasive for extremely low-income renters with at least 80% of all renter households experiencing some level of cost burden. Black, Latino, and white extremely low-income renters experience housing cost burdens at a rate of 88%, 89%, and 86%, respectively. With the exception of AIAN households, approximately three quarters of extremely low-income renter households across

all racial and ethnic groups experience severe housing cost burdens (**Figure 9b**). While extremely low-income AIAN households are less likely to suffer cost burdens, they face significant challenges with housing quality (HUD, 2017).

Nearly half (46%) of severely cost-burdened extremely low-income renters are Black or Latino, while 42% are white (**Figure 10**). Because these renters have the fewest resources and greatest need for housing assistance compared to low- and middle-income renters, they would receive the greatest benefits of subsidies regardless of race or ethnicity. At the same time, because people of color are also more likely to be extremely low-income renters, affordable housing programs designed to alleviate cost burdens for extremely low-income renters advance racial equity further than programs that target low- or middle-income renters.

FIGURE 9A. COST BURDENS AMONG RENTERS BY RACE AND ETHNICITY

Cost Burden   Severe Cost Burden

	Black, non-Latino	Latino	American Indian or Alaska Native	White, non-Latino	Asian	Other
Cost Burden	57%	54%	48%	46%	45%	53%
Severe Cost Burden	32%	29%	28%	24%	26%	29%
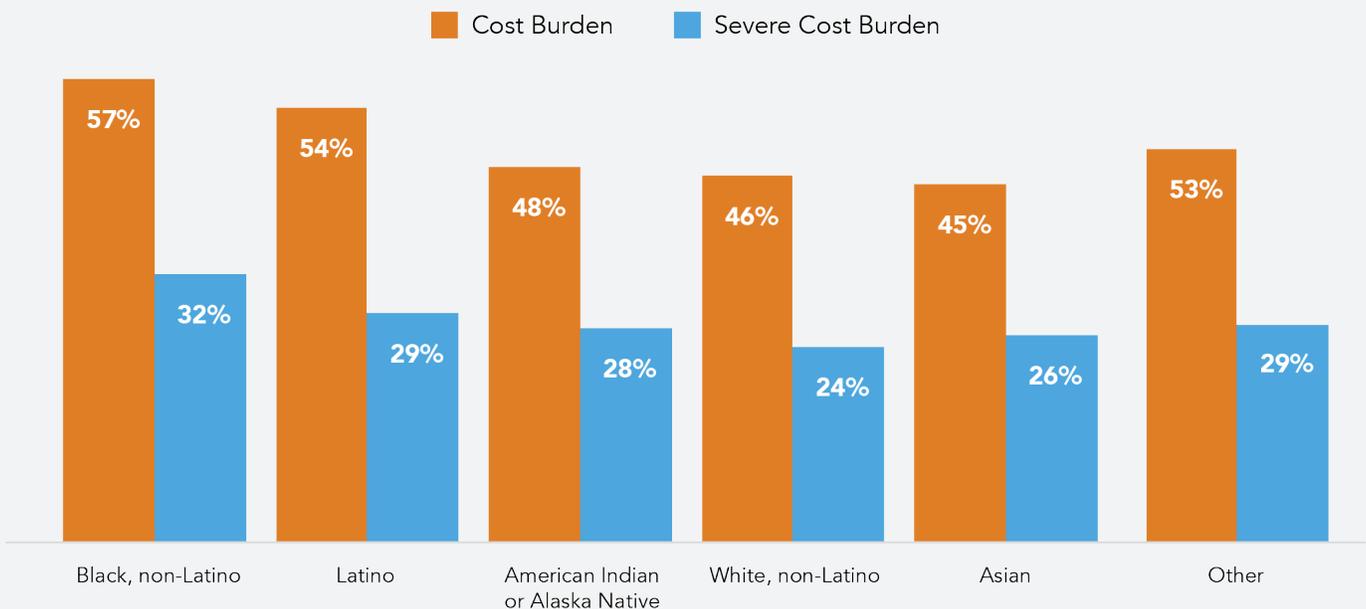
SOURCE: 2023 ACS PUMS.

FIGURE 9B. COST BURDENS AMONG EXTREMELY LOW-INCOME RENTERS BY RACE AND ETHNICITY

Legend: ■ Cost Burden ■ Severe Cost Burden

	Black, non-Latino	Latino	American Indian or Alaska Native	White, non-Latino	Asian	Other
Cost Burden	88%	89%	80%	86%	86%	88%
Severe Cost Burden	75%	76%	62%	73%	76%	77%
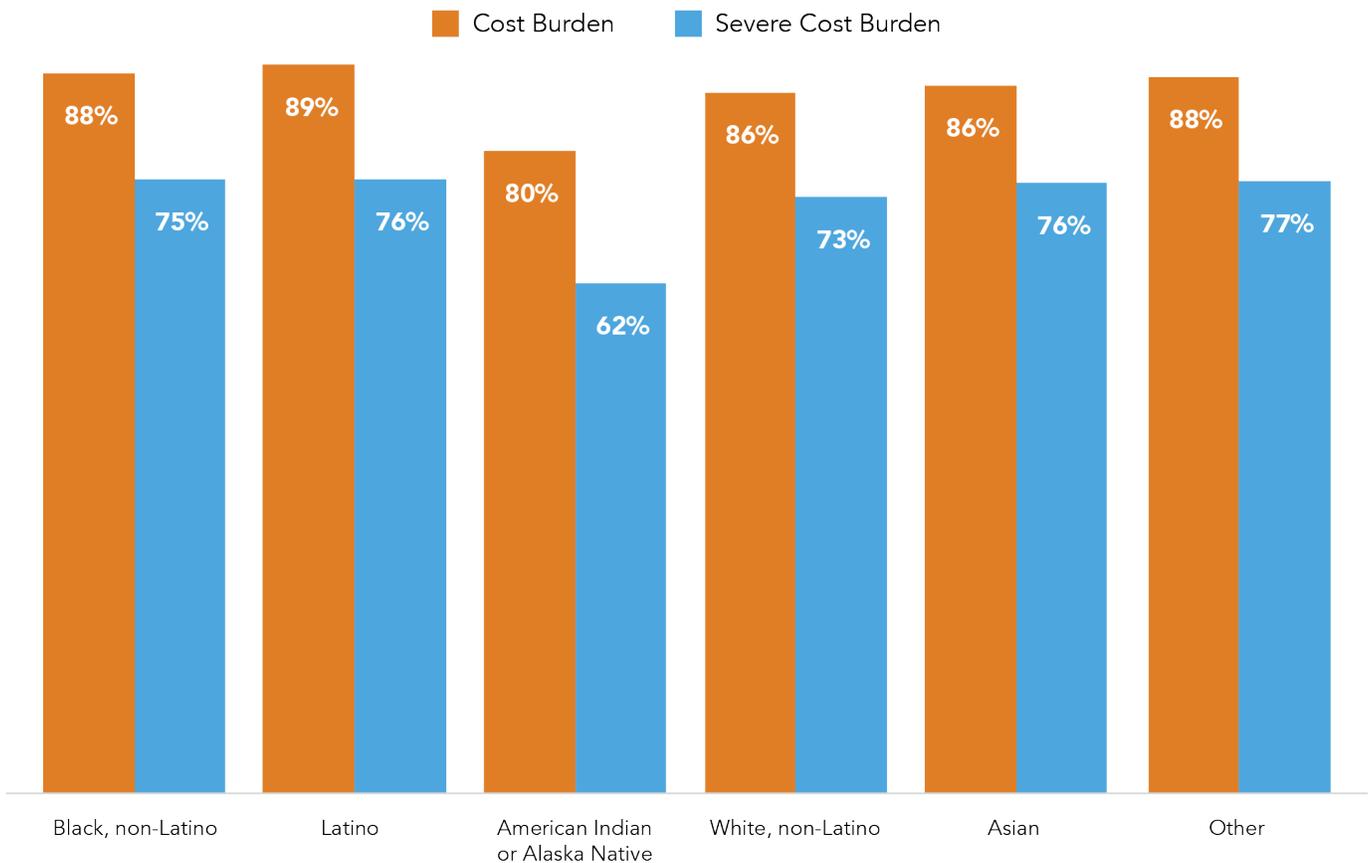
SOURCE: 2023 ACS PUMS.

FIGURE 10. RACE AND ETHNICITY OF SEVERELY COST-BURDENED RENTERS BY INCOME

Legend: ■ White, non-Hispanic ■ Black, non-Hispanic ■ Latino ■ Other

	Extremely Low-Income n = 8,134,218	Very Low-Income n = 2,603,173	Low-Income n = 992,024	Middle-Income n = 159,118	Above Median Income n = 125,533	All Severely Cost-Burdened Renters n = 12,014,066
Other	12%	13%	15%	16%	14%	13%
Latino	21%	24%	22%	16%	10%	22%
Black, non-Hispanic	25%	20%	15%	10%	4%	23%
White, non-Hispanic	42%	43%	48%	58%	71%	43%
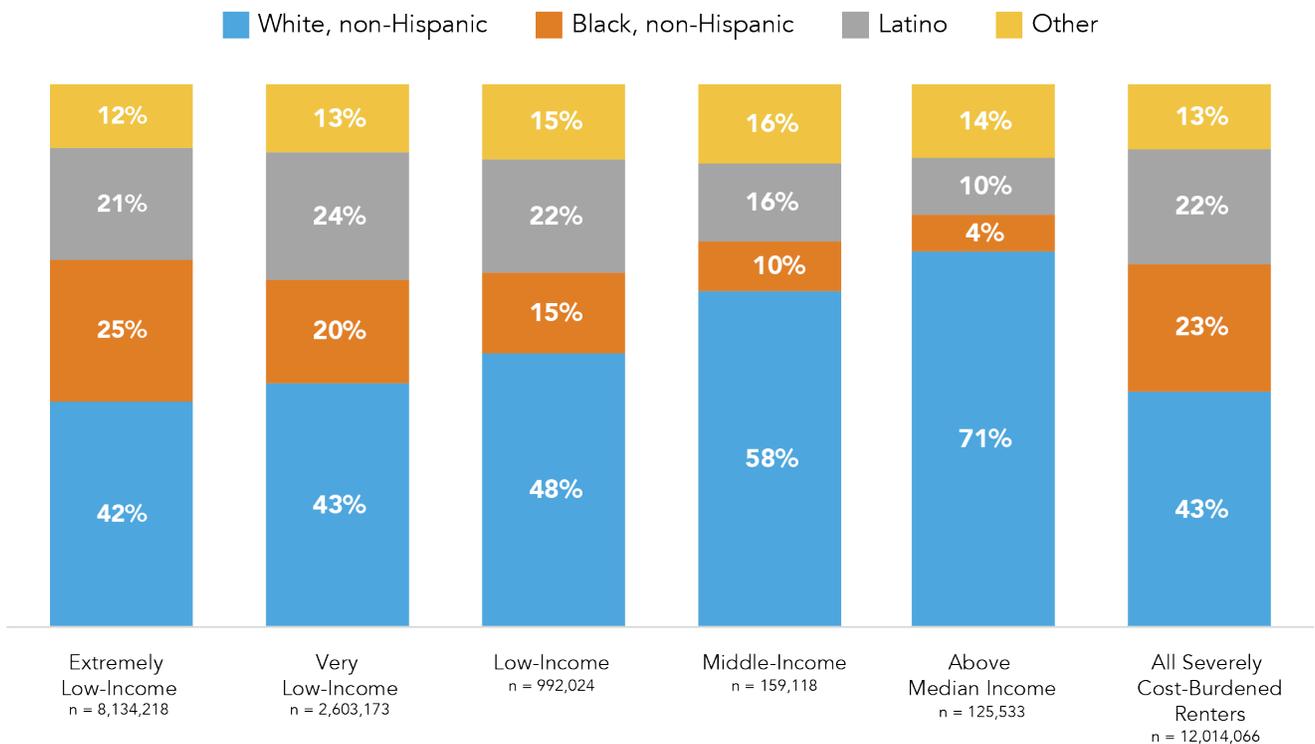
SOURCE: 2023 ACS PUMS.

SHORTAGES FOR EXTREMELY LOW-INCOME RENTERS BY GEOGRAPHY

SHORTAGES BY STATE

Communities across the nation are impacted by the affordable housing crisis. Every state lacks a sufficient supply of rental housing that is affordable and available to extremely low-income households (**Figure 11**). The shortage for the lowest-income renters ranges from 7,300 rental homes in Wyoming to nearly 1 million rental homes in California.

Extremely low-income renters face the greatest challenges finding affordable housing in Nevada, where there are only 17 affordable and available rental homes for every 100 extremely low-income renter households, Oregon (23/100), California (24/100), and Arizona and Texas (25/100). States with the greatest relative supply of affordable and available rental homes for extremely low-income renters still have significant shortages. States with the greatest relative

FIGURE 11: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW-INCOME RENTER HOUSEHOLDS BY STATE

Legend:
- 30 or Fewer
- Between 31 and 40
- Between 41 and 45
- More than 45

State values:
WA 30, OR 23, MT 45, ND 62, MN 39, VT–47, NH–39, ME 47, ID 34, WY 52, SD 54, WI 33, NY 36, MI 39, NV 17, UT 30, CO 26, NE 37, IA 38, IL 34, IN 38, OH 40, PA 40, WV 58, VA 33, MA–44, RI–47, CT–33, NJ–31, DE–41, DC–32, MD–35, CA 24, KS 35, MO 45, KY 43, NC 41, AZ 25, NM 41, OK 38, AR 49, TN 42, SC 47, TX 25, MS 59, AL 52, GA 39, LA 42, FL 26, AK 36, HI 37
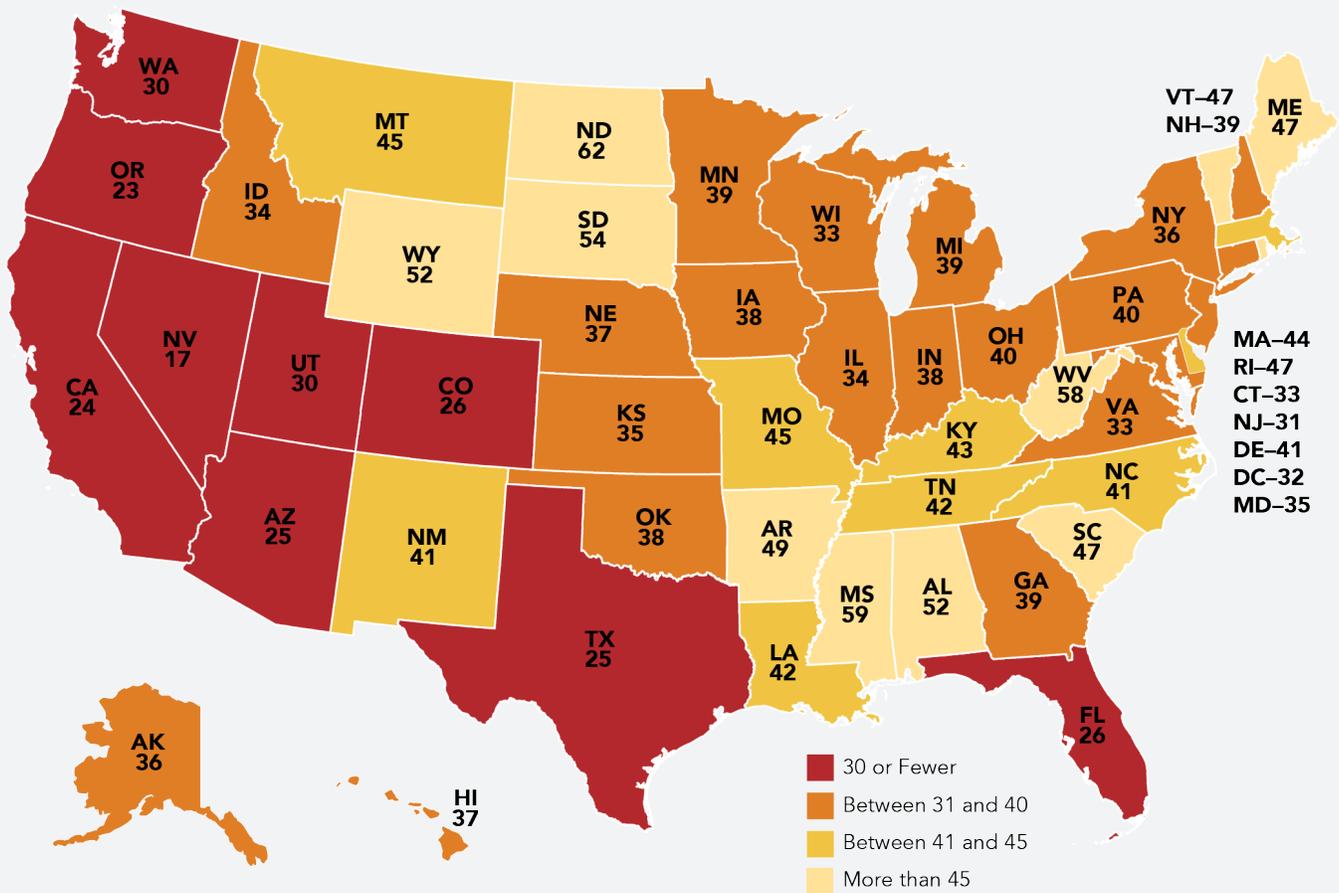
NOTE: EXTREMELY LOW-INCOME (ELI) RENTER HOUSEHOLDS HAVE INCOMES AT OR BELOW THE POVERTY LEVEL OR 30% OF THE AREA MEDIAN INCOME.
SOURCE: NLIHC TABULATIONS OF 2023 1-YEAR ACS PUMS DATA.

supply are North Dakota, with 62 affordable and available rental homes for every 100 extremely low-income renter households, Mississippi (59/100), West Virginia (58/100), South Dakota (54/100), and Wyoming and Alabama (52/100).

More than half of extremely low-income renters are severely housing cost-burdened in every state. In 14 states and D.C., three-quarters or more of extremely low-income renters are severely housing cost-burdened, with the largest shares in Nevada (86%), Florida (82%), Arizona (81%), Texas (81%), and Oregon (80%). Wyoming and North Dakota have the smallest, but still significant, percentages of extremely low-income renters with severe cost burdens, with 62% and 63%, respectively.

Within each state, the shortage of affordable and available rental homes starts to dissipate when moving higher up the income ladder. For example, all states except for North Dakota have a shortage of affordable and available rental housing for renters whose household incomes fall below 50% of AMI. Thirty-nine states and D.C. have a cumulative shortage for renters with household incomes below 80% of AMI. The cumulative shortage of housing in most states disappears for households at 100% of AMI. States with the most significant shortages for renters at or below 100% AMI tend to have high-cost metro areas, such as California (83/100), Florida (84/100), Hawaii (88/100), and New York (94/100).

SHORTAGES IN THE 50 LARGEST METROPOLITAN AREAS

Every major metropolitan area in the U.S. has a shortage of rental homes affordable and available to extremely low-income renters (Appendix B). Of the 50 largest metropolitan areas, extremely low-income renters face the most severe shortages in Las Vegas, NV (where there are 13 affordable and available rental homes for every 100 extremely low-income renter households), followed by Dallas, TX (14/100); Austin, TX (16/100); San Diego, CA (16/100); and Houston, TX (16/100) (Table 1).

The metropolitan areas with the least severe shortages of rental homes affordable and available to extremely low-income renters are Pittsburgh, PA (52/100); Boston, MA (46/100); Providence, RI (41/100); St. Louis, MO (40/100); and Tulsa, OK (39/100). While these areas have the least severe shortages, they typically have less than half of the

affordable and available homes needed for extremely low-income renters (Table 1).

High rates of severe cost burden for the lowest-income renters persist across the top 50 metropolitan areas. Not surprisingly, severe cost burdens are most prevalent in areas with the most significant shortages of affordable and available housing. More than 85% of extremely low-income renters in Las Vegas, Dallas, Austin, San Diego, and Houston experience severe housing cost burdens. Metropolitan areas with less severe shortages of affordable and available rental housing have lower, yet still high, rates of severe cost burdens.

The lack of subsidized affordable homes for extremely low-income households is a significant factor in explaining the prevalence of their severe cost burdens across the top 50 metropolitan areas. Figure 12 shows that metropolitan areas with less HUD-assisted housing as a share of the total rental stock have a greater share of extremely low-income renters who are severely cost-burdened. In Boston, MA, for example, HUD-assisted housing accounts for 17% of the rental stock and 63% of the lowest-income renters are severely cost-burdened. On the opposite end of the spectrum is Houston, TX where just 4% of the rental stock is HUD-assisted and 85% of extremely low-income renters are severely cost-burdened. Approximately 58% of the variation in severe cost burden prevalence across the top 50 metropolitan areas can be explained by the share of the rental housing stock that is HUD-assisted. This relationship persists even after considering rental vacancy rate, the share of rental housing in multifamily buildings, and the age of the housing stock.

The relationship between severe cost burden prevalence and HUD-assisted housing is specific to the lowest-income renters. A metropolitan area such as Houston, TX can have a small share of HUD-assisted rental housing and face acute affordability challenges for extremely low-income renters while just 1% of middle-income renters in Houston are severely cost-burdened. The opposite is true in Boston where the lowest-income renters are much less likely to be severely cost-burdened than in Houston, but 4% of middle-income renters are severely cost-burdened compared to Houston's 1%. Boston's poor affordability for middle-income renters is likely the result of its more restrictive local land use policies that constrain housing development (Freemark, 2024).

Table 1: Least and Most Severe Shortages of Rental Homes Affordable to Extremely Low Income Households Across the 50 Largest Metropolitan Areas

LEAST SEVERE		MOST SEVERE	
Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households	Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households
Pittsburgh, PA	52	Las Vegas-Henderson-Paradise, NV	13
Boston-Cambridge-Newton, MA-NH	46	Dallas-Fort Worth-Arlington, TX	14
Providence-Warwick, RI-MA	41	Austin-Round Rock-Georgetown, TX	16
St. Louis, MO-IL	40	San Diego-Chula Vista-Carlsbad, CA	16
Tulsa, OK	39	Houston-Pasadena-The Woodlands, TX	16
Baltimore-Columbia-Towson, MD	39	Orlando-Kissimmee-Sanford, FL	19
Louisville/Jefferson County, KY-IN	39	Tucson, AZ	21
Cleveland, OH	39	Los Angeles-Long Beach-Anaheim, CA	21
Raleigh-Cary, NC	38	Oklahoma City, OK	21
Cincinnati, OH-KY--IN	37	Phoenix-Mesa-Chandler, AZ	22

Source: 2023 ACS PUMS.

FIGURE 12. HUD-ASSISTED SHARE OF RENTAL STOCK AND SHARE OF SEVERELY COST-BURDENED RENTER HOUSEHOLDS IN THE TOP 50 METRO AREAS
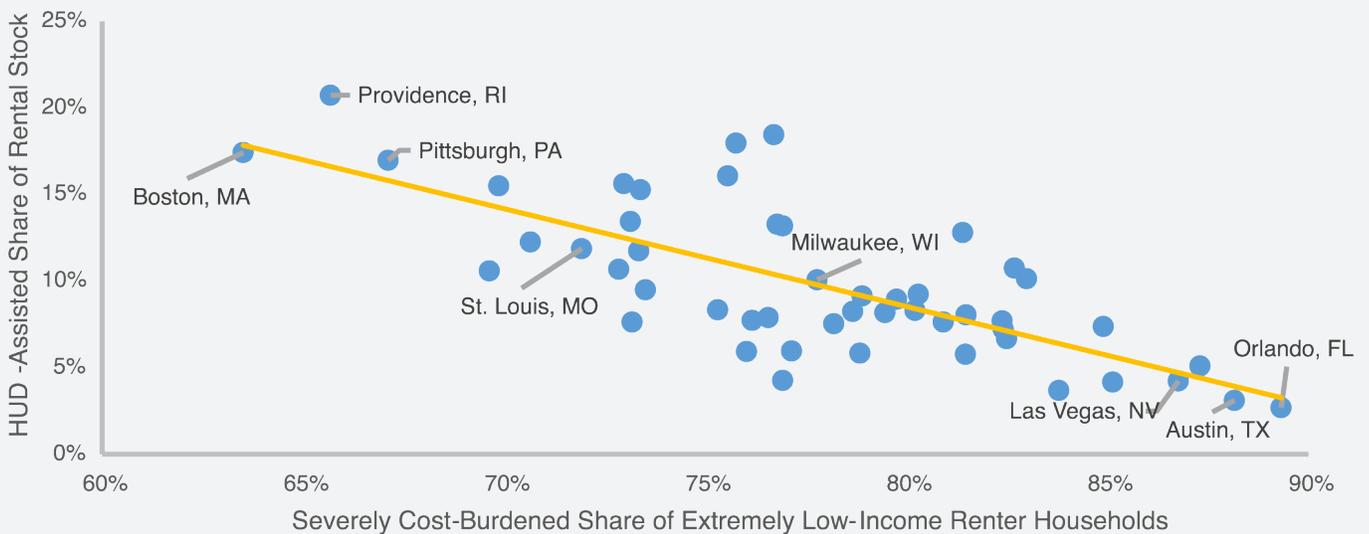
Sources: 2023 ACS PUMS and 2023 HUD Picture of Subsidized Households.

A SYSTEMIC NATIONAL SHORTAGE OF RENTAL HOUSING FOR THE LOWEST INCOME HOUSEHOLDS

The severe shortage of affordable homes for extremely low-income renters is systemic and affects every state and major metropolitan area. The private market fails to provide an adequate supply of affordable housing for the lowest-income renters. What extremely low-income renters can afford to pay for rent does not cover the development and operating costs of new housing and is often insufficient to provide an incentive for landlords to maintain older housing. The subsidies needed to remedy these limitations of the private market are woefully underfunded relative to the need for deeply affordable housing.

The rents that the lowest-income households can afford to pay typically do not cover the development and operating costs of new housing. New rental housing, therefore, is largely targeted at the higher-price end of the market. The average monthly asking rent for a new multifamily unit in the second quarter of 2024 was $1,802, while 47% of new units had asking rents of $1,850 or more and just 2% had asking rents below $1,050 (U.S. Census Bureau, 2024). For many low-income households, these rents are unaffordable. In 2024, a family of four with a poverty-level income could only afford a monthly rent of $780, while a single individual surviving on social security income (SSI) could only afford a monthly rent of $283 (NLIHC, 2024).

The shortage of affordable new construction options in the private market forces the lowest-income renters to depend largely on older housing that has become relatively more affordable over time. This process, known as filtering, happens when higher-income households move into newer, pricier homes, leaving behind older, typically cheaper units for other households to occupy. As more households move up the housing ladder, older homes become available for lower-income tenants.

Filtering patterns, however, can differ in their intensity and direction depending on local market conditions and may not always benefit those with the lowest incomes (Spader, 2024). In some urban areas, downward filtering has stagnated or reversed, with older housing stock becoming more expensive as landlords have incentives to renovate and upgrade older units in increasingly competitive housing markets (Spader, 2024). Even when filtering occurs as anticipated, where low-income households gradually occupy older buildings, it doesn't necessarily lead to affordable rents or reductions in cost burdens (Myers & Park, 2020; Spader, 2024). A landlord might not be able to offer rent low enough to be affordable to extremely low-income rents and sufficient to sustain the operation of a property as rental housing. In the weakest housing markets, there might not be a sufficient economic incentive for landlords to maintain properties as rental housing at all. In these cases, older housing might be converted to another use or even abandoned.

The national shortage of 7.1 million rental homes affordable and available to the lowest-income renters exists because the private market cannot produce an adequate supply of rental homes that are deeply affordable. Public subsidies are needed to build new deeply affordable rental homes, preserve the existing affordable stock, and bridge the gap between incomes and market rents. The housing shortage faced by the lowest-income renters will persist until Congress recognizes that the systemic nature of this shortage is rooted in limitations of the private market and can only be addressed by adequately funding targeted federal housing programs.

AFFORDABILITY CHALLENGES FOR MIDDLE INCOME RENTERS

Recent attention has been given to the housing challenges of renters with middle incomes (those with incomes between 80% and 100% of AMI). Unlike the lowest-income renters, however, the housing needs of middle-income renters are largely met in most areas across the country. Despite stark housing needs and woefully inadequate assistance for the lowest-income renters, some interest groups and decisionmakers at the federal level prioritize housing subsidies targeted to middle-income renter households. Federal housing subsidies designed specifically to serve middle-income renters are a misguided use of scarce resources to address affordability challenges that, nationally, are relatively small in scale and can be addressed with local solutions.

The unmet housing needs of middle-income renters are not widespread like those of the lowest-income renters. Affordability issues for middle-income renters tend to be local and concentrated in high-cost areas where new housing development has not kept pace with the growth in demand. Sixteen of the 50 metropolitan areas analyzed in this report have a shortage of affordable and available homes for renters earning up to the median income in their area. Acute affordability challenges for middle income renters appear to be concentrated in an even smaller subset of these metropolitan areas. For example, Los Angeles, New York City, and Miami metropolitan areas account for approximately 24% of middle-income renter households in the top 50 metros, but account for 48% of middle-income renter households with severe cost burdens. The national scale of middle-income housing affordability challenges is not only small but geographically isolated compared to the challenges of extremely low-income renters.

States and localities with affordability challenges for middle-income or moderate-income renters are best positioned to efficiently address these issues. These localities must do more to address restrictive zoning rules and regulations that limit the amount and types of new housing that can be built. Restrictive zoning limits rental housing production, particularly multifamily developments (Schuetz, 2009; Pendall, 2000). Increases in housing supply decrease rent or slow rental growth in a region as well as in the surrounding regions in some circumstances (Been et al., 2024). Constraints on new rental housing production, therefore, ultimately limit the ability of the private market to produce housing and can lead to higher rents (Stacey, 2023). While zoning reform will not address the housing needs of the lowest-income renters, such reforms are important for addressing affordability issues for renters higher up the income ladder.

FEDERAL POLICY SOLUTIONS TO REDUCE THE SHORTAGE OF AFFORDABLE HOMES

Federal subsidies are needed to address the systemic shortage of affordable housing for the lowest-income renters. Yet only one in four renters who qualify receive federal housing assistance (Bailey, 2022). Congress must start by ensuring adequate annual appropriations for key, targeted housing programs such as Housing Choice Vouchers (HCVs), public housing, and the national Housing Trust Fund.[7] These deeply targeted programs must ultimately be expanded on a bipartisan basis to reach all lowest-income renters who need them. Bipartisan legislation also should be enacted to improve existing programs, address the need for emergency housing assistance, and strengthen renter protections.

Recent increases in appropriations for key HUD programs have barely made up for the cuts the agency faced under the "Budget Control Act of 2011" (BCA) which placed caps on annual appropriations. From FY2011 to FY2017,

key HUD programs endured seven consecutive years of budget cuts relative to FY2010 after adjusting for inflation (**Figure 13**). Over this period, cumulative appropriations for key HUD programs were $28 billion less than they would have been had funding remained at FY2010 levels adjusted for inflation. FY2024 marked the first year when cumulative appropriations for key HUD programs equaled or exceeded what they would have been if funding had continued at FY2010 levels without the BCA (**Figure 13**).

Prospects for adequate funding for affordable housing programs in a long-delayed FY2025 budget are dim with the return of spending caps. Given the rising costs of rent and home construction, it is crucial for HUD's budget to receive increased funding each year that at least keeps pace with inflation to maintain current levels of assistance. Unfortunately, funding for domestic programs in FY2025 is severely constrained by the "Fiscal Responsibility Act of 2023," which limits the FY2025 budget to a one percent increase over FY2024 funding levels. A one percent increase would fail to keep pace with inflationary costs in key HUD programs. The act also mandates that Congress finalize the FY2025 budget by April 31, 2025; failure to do so will trigger mandatory, across-the-board cuts to federal programs, known as sequestration.

Although the FY2025 spending bill is still under discussion, Congress is already considering funding levels for FY2026 and beyond. President Trump is expected to propose deep cuts to federal housing programs similar to those proposed during his first term. Such budget cuts or stagnant funding will only worsen the affordable housing crisis, with long-term effects that may be difficult to reverse.

In addition to potential cuts to HUD's funding through the annual appropriations process, the White House and some members of Congress may pursue policies that would create new barriers to HUD-assisted housing, including time limits, work requirements, and rent increases for already struggling families. While the first Trump Administration attempted these policies, the policies were ultimately rejected by Congress. Many of the lowest-income renters are employed, but their wages do not keep pace with rising rent (NLIHC, 2024). People who do not work are primarily individuals with disabilities, older adults, caregivers, or full-time students. Introducing more barriers to housing assistance or removing families from the programs on which they depend will only exacerbate housing insecurity and homelessness across the country.

FIGURE 13. ANNUAL APPROPRIATIONS AND CUMULATIVE LOSS (IN BILLIONS) FOR KEY HUD HOUSING PROGRAMS RELATIVE TO FY 2010
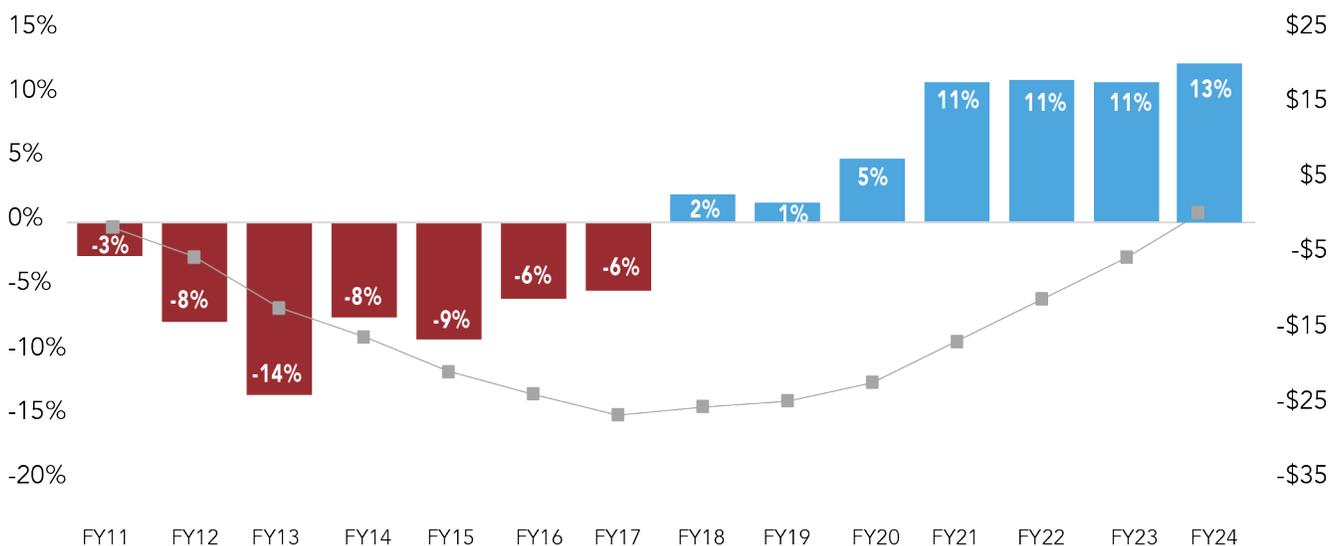
Source: NLIHC, 2025
Note: Adjusted for inflation. Key HUD housing programs include Tenant-Based Rental Assistance, Project-Based Rental Assistance, Public Housing Capital and Operating Funds, HOME, Section 202, and Section 811.

Meeting the affordable housing needs of low-income renters will require long-term commitments from Congress to invest in new affordable housing, preserve existing affordable rental homes, bridge the income-to-rent gap, prevent evictions and housing instability, and strengthen renter protections.

The "Family Stability and Opportunity Vouchers Act" would be a start to meeting these needs. The bipartisan bill would provide 250,000 new housing vouchers, along with counseling services, to help families with young children move to neighborhoods with strong schools, jobs, and essential resources. This initiative would improve outcomes for low-income children by helping their families access housing in communities of their choice.

Congress should also encourage local governments to eliminate restrictive zoning rules that drive up development costs and limit housing availability. While not a comprehensive solution for deeply affordable housing, zoning reforms are a cost-effective way to increase the supply of market-rate housing. The "Yes in My Backyard Act" would require local governments receiving Community Development Block Grants to report on actions taken to reduce barriers to affordable housing development, including zoning reforms that facilitate multifamily housing.

Congress also should reform existing housing programs to help them run more effectively and efficiently for extremely low-income renters. Two key pieces of bipartisan legislation offer opportunities to do so. The "Affordable Housing Credit Improvement Act" would reform the Low-Income Housing Tax Credit (LIHTC) program to better serve households with the lowest incomes by offering developers additional tax credits for deeply affordable units. This reform should be part of any LIHTC-related tax reform. Additionally, the "Choice in Affordable Housing Act" would reduce inspection delays, create landlord incentives, and expand the use of Small Area Fair Market Rents that more accurately reflect neighborhood rents. These reforms would attract more landlords to the HCV program and increase housing options for voucher holders searching for housing in the private market. The bill would also provide increased funding for the Tribal HUD-Veterans Affairs Supportive Housing (HUD-VASH) program to support renters on tribal lands.

Finally, it is essential to ensure low-income renters can remain stably housed during unexpected financial setbacks. The "Eviction Crisis Act" would create a national housing stabilization fund to provide temporary assistance to renters facing financial distress, helping prevent the many negative consequences of eviction and homelessness. The challenges are substantial, but with decisive, bipartisan action, Congress can make meaningful progress toward alleviating the housing crisis and ensuring the wellbeing of millions of the lowest-income renters.

CONCLUSION

The staggering national shortage of 7.1 million rental homes affordable and available to the lowest-income renters affects virtually every community across the United States. The private market is unable to meet the needs of the lowest-income renters due to the fundamental disconnect between what they can afford and the cost of building and maintaining homes, while housing assistance programs are woefully underfunded. This affordable housing crisis undermines the ability of renter households with the lowest incomes to achieve greater financial stability, positive health outcomes, economic mobility, or many other measures of well-being.

Addressing the housing crisis should be a top priority for the 119th Congress. Only sustained and robust bipartisan public investments—particularly at the federal level—can solve this crisis. Congress must expand subsidies for deeply affordable housing, strengthen programs that preserve existing affordable housing, and provide short-term rental assistance to help renters during times of unusual financial hardship. Without these actions, the affordable housing gap will continue to persist, leaving millions of people without the safe and stable homes they need and deserve.

ABOUT THE DATA

This report is based on data from the 2023 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS is an annual nationwide survey of approximately 3.5 million addresses. It provides timely data on the social, economic, demographic, and housing characteristics of the U.S. population. PUMS contains individual ACS questionnaire records for a subsample of housing units and their occupants. PUMS data are available for geographic areas called Public Use Microdata Sample Areas (PUMAs). Individual PUMS records were matched to their appropriate metropolitan area or given nonmetropolitan status using the Missouri Census Data Center's Geocorr 2022 Geographic Correspondence Engine. If at least 50% of a PUMA was in a Core Based Statistical Area (CBSA), we assigned it to the CBSA. Otherwise, the PUMA was given nonmetropolitan status. Allocation factors were not available in the Data Center's Geocorr 2022 Geographic Correspondence Engine for Connecticut's CBSAs, so allocation factors for Connecticut were obtained from a crosswalk file for 2023 MSAs and 2020 PUMAs available through IPUMS USA.

Households were categorized by income (as extremely low-income, very low-income, low-income, middle-income, or above median income) relative to their metropolitan area's median family income or state's non-metropolitan median family income adjusted for household size. Housing units were categorized according to the income needed to afford rent and utilities without spending more than 30% of income on these costs. Categorization of units was done without regard to the incomes of the current tenants. Housing units without complete kitchens or plumbing facilities were not included in the housing supply count. After households and units were categorized, we analyzed the extent to which households in each income category resided in housing units categorized as affordable for that income level. For example, we estimated the number of units affordable for extremely low-income households that were occupied by extremely low-income households and by other income groups.

We categorized households into mutually exclusive household types in the following order: (1) householder or householder's spouse were at least 62 years of age (seniors); (2) householder and householder's spouse (if applicable) were younger than 62 and at least one of them had a disability (disabled); and (3) non-senior non-disabled household. We also categorized households into more detailed mutually exclusive categories in the following order: (1) seniors; (2) disabled; (3) householder and householder's spouse (if applicable) were younger than 62 and unemployed; (4) non-senior non-disabled householder and/or householder's spouse (if applicable) were working; (5) householder and householder's spouse (if applicable) were enrolled in school; and (6) non senior non-disabled single adult was living with a young child under seven years of age or person with disability.

More information about the ACS PUMS data is available at: https://www.census.gov/programs-surveys/acs/microdata/documentation.html

FOR MORE INFORMATION

For further information regarding this report, please contact NLIHC Research Manager, Dan Emmanuel at dan@nlihc.org or (202) 662-1530 x316.

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APPENDIX A: STATE COMPARISONS

States in RED have less than the national level of affordable and available units per 100 households at or below the extremely low income (ELI) threshold

State	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	> ELI to 50% AMI	51% to 80% AMI	81% to 100% AMI
Alabama	-83,649	-72,566	52	73	98	103	69%	28%	7%	3%
Alaska	-13,722	-15,127	36	56	95	99	63%	41%	6%	3%
Arizona	-138,227	-198,422	25	37	78	99	81%	50%	15%	4%
Arkansas	-53,488	-53,622	49	67	102	104	68%	26%	5%	3%
California	-977,030	-1,420,730	24	33	66	83	78%	52%	20%	6%
Colorado	-134,281	-175,240	26	42	89	100	79%	45%	7%	3%
Connecticut	-94,446	-106,945	33	53	94	100	73%	34%	6%	2%
Delaware	-14,563	-17,211	41	57	91	102	70%	40%	9%	2%
District of Columbia	-37,429	-31,975	32	59	95	102	80%	25%	4%	1%
Florida	-410,578	-644,061	26	33	63	84	82%	63%	28%	8%
Georgia	-209,504	-266,072	39	51	91	105	75%	46%	10%	3%
Hawaii	-25,631	-34,657	37	46	71	88	71%	49%	23%	6%
Idaho	-24,802	-30,033	34	58	89	99	74%	28%	11%	2%
Illinois	-293,767	-250,235	34	64	94	99	75%	26%	6%	2%
Indiana	-137,427	-111,725	38	68	101	103	74%	27%	6%	1%
Iowa	-58,674	-25,234	38	85	102	104	68%	19%	2%	2%
Kansas	-55,252	-48,869	35	67	99	101	72%	24%	5%	1%
Kentucky	-96,619	-79,604	43	68	98	102	68%	24%	4%	1%
Louisiana	-106,037	-117,101	42	57	96	105	73%	41%	4%	3%
Maine	-20,307	-25,346	47	59	95	99	65%	34%	6%	6%
Maryland	-128,675	-139,658	35	59	98	103	77%	29%	6%	2%
Massachusetts	-183,253	-205,874	44	57	88	96	63%	37%	10%	4%
Michigan	-185,354	-165,176	39	65	100	103	74%	28%	5%	1%
Minnesota	-101,209	-78,549	39	71	99	103	69%	26%	5%	1%
Mississippi	-42,168	-43,382	59	70	102	106	66%	29%	7%	2%
Missouri	-101,905	-74,391	45	77	101	103	68%	20%	4%	1%
Montana	-15,044	-15,217	45	69	94	99	65%	26%	8%	3%
Nebraska	-37,210	-31,086	37	72	97	100	75%	19%	5%	3%
Nevada	-77,928	-118,026	17	27	68	94	86%	63%	19%	5%
New Hampshire	-24,806	-25,286	39	65	101	105	68%	29%	5%	0%
New Jersey	-205,063	-288,948	31	43	84	94	75%	40%	9%	4%
New Mexico	-38,470	-52,409	41	48	86	96	68%	39%	13%	3%
New York	-631,177	-702,599	36	53	83	94	74%	38%	12%	4%
North Carolina	-196,191	-210,704	41	61	96	104	73%	35%	8%	2%
North Dakota	-11,224	957	62	102	110	109	63%	7%	2%	0%
Ohio	-264,083	-202,382	40	71	98	101	71%	25%	4%	2%
Oklahoma	-84,718	-75,934	38	65	100	104	74%	28%	6%	2%
Oregon	-111,485	-149,934	23	39	84	97	80%	49%	9%	2%
Pennsylvania	-253,422	-239,122	40	65	95	101	71%	32%	6%	2%
Rhode Island	-24,679	-26,263	47	62	95	101	64%	29%	6%	3%
South Carolina	-79,089	-87,483	47	63	94	105	71%	37%	10%	2%
South Dakota	-14,194	-7,634	54	85	101	103	64%	11%	3%	0%
Tennessee	-127,601	-146,892	42	60	93	102	71%	36%	10%	1%
Texas	-665,967	-894,858	25	41	91	104	81%	42%	9%	2%
Utah	-48,380	-61,275	30	50	96	104	74%	36%	5%	1%
Vermont	-10,912	-12,788	47	60	97	101	72%	35%	3%	4%
Virginia	-164,158	-189,954	33	52	95	103	77%	36%	6%	2%
Washington	-166,912	-221,599	30	45	90	101	77%	39%	7%	2%
West Virginia	-24,801	-20,926	58	76	104	103	64%	21%	1%	4%
Wisconsin	-128,340	-75,410	33	77	100	102	73%	17%	4%	2%
Wyoming	-7,300	-2,918	52	90	106	107	62%	25%	3%	0%
USA Totals	**-7,141,151**	**-8,290,495**	**35**	**53**	**88**	**98**	**75%**	**38%**	**10%**	**3%**

Source: 2023 ACS PUMS.

APPENDIX B: METROPOLITAN COMPARISONS

Metropolitan Areas in RED have less than the national level of affordable and available units per 100 households at or below the extremely low										
	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
Metro Area	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	31% to 50% AMI	51% to 80% AMI	81% to 100% AMI
Atlanta-Sandy Springs-Roswell, GA	-118,767	-168,745	27	41	87	107	81%	54%	12%	2%
Austin-Round Rock-San Marcos, TX	-68,722	-104,459	16	33	97	104	88%	39%	4%	3%
Baltimore-Columbia-Towson, MD	-58,803	-72,927	39	56	93	101	76%	33%	6%	3%
Boston-Cambridge-Newton, MA-NH	-122,079	-148,650	46	56	88	96	63%	40%	10%	4%
Buffalo-Cheektowaga, NY	-31,657	-26,079	34	64	93	96	76%	31%	3%	1%
Charlotte-Concord-Gastonia, NC-SC	-53,660	-62,800	31	51	91	104	76%	48%	12%	1%
Chicago-Naperville-Elgin, IL-IN	-229,581	-218,637	28	57	91	97	77%	29%	7%	2%
Cincinnati, OH-KY-IN	-53,884	-35,607	37	74	98	101	73%	21%	3%	3%
Cleveland, OH	-52,284	-39,526	39	71	100	104	73%	28%	3%	1%
Columbus, OH	-58,171	-58,391	25	57	96	101	79%	30%	6%	3%
Dallas-Fort Worth-Arlington, TX	-179,896	-269,587	14	32	87	103	87%	46%	11%	2%
Denver-Aurora-Centennial, CO	-75,690	-104,066	24	37	88	100	82%	45%	6%	2%
Detroit-Warren-Dearborn, MI	-93,715	-80,504	33	63	99	102	77%	32%	7%	1%
Hartford-West Hartford-East Hartford, CT	-33,965	-32,624	26	56	97	102	77%	27%	2%	0%
Houston-Pasadena-The Woodlands, TX	-192,001	-246,433	16	37	87	105	85%	45%	11%	1%
Indianapolis-Carmel-Greenwood, IN	-50,045	-44,383	26	61	97	99	76%	29%	9%	2%
Jacksonville, FL	-33,723	-49,609	30	39	84	100	82%	51%	19%	5%
Kansas City, MO-KS	-41,268	-42,858	34	64	97	101	73%	25%	7%	1%
Las Vegas-Henderson-North Las Vegas, NV	-61,592	-96,045	13	22	63	91	87%	69%	22%	6%
Los Angeles-Long Beach-Anaheim, CA	-384,039	-587,666	21	27	54	74	81%	59%	24%	9%
Louisville/Jefferson County, KY-IN	-27,708	-26,890	39	62	100	107	70%	29%	4%	0%
Memphis, TN-MS-AR	-34,338	-39,092	27	47	97	104	83%	48%	17%	1%
Miami-Fort Lauderdale-West Palm Beach, FL	-129,908	-216,874	25	25	44	67	80%	73%	36%	12%
Milwaukee-Waukesha, WI	-50,379	-24,379	26	78	100	103	78%	21%	6%	4%
Minneapolis-St. Paul-Bloomington, MN-WI	-71,598	-63,252	34	63	98	103	71%	29%	4%	1%
Nashville-Davidson--Murfreesboro--Franklin, TN	-42,010	-57,513	32	47	88	102	75%	39%	10%	2%
New York-Newark-Jersey City, NY-NJ	-626,852	-802,460	34	45	79	91	73%	42%	13%	5%
Oklahoma City, OK	-37,742	-30,278	21	64	102	105	80%	29%	6%	3%
Orlando-Kissimmee-Sanford, FL	-54,273	-97,649	19	24	57	83	89%	65%	30%	7%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	-145,405	-152,890	33	56	92	101	73%	42%	8%	2%
Phoenix-Mesa-Chandler, AZ	-90,038	-131,596	22	34	74	99	84%	54%	16%	4%
Pittsburgh, PA	-42,124	-23,211	52	83	102	107	67%	17%	5%	2%
Portland-Vancouver-Hillsboro, OR-WA	-60,887	-90,622	23	35	88	100	79%	47%	6%	1%
Providence-Warwick, RI-MA	-45,796	-43,258	41	62	94	100	66%	29%	6%	2%
Raleigh-Cary, NC	-25,662	-27,703	38	63	107	110	77%	34%	4%	1%
Richmond, VA	-29,400	-33,335	24	49	99	108	83%	44%	6%	2%
Riverside-San Bernardino-Ontario, CA	-74,231	-119,585	23	32	61	77	79%	57%	25%	5%
Sacramento-Roseville-Folsom, CA	-54,354	-77,593	24	38	80	97	78%	44%	16%	1%
Salt Lake City-Murray, UT	-24,621	-31,348	23	43	94	104	77%	40%	5%	1%
San Antonio-New Braunfels, TX	-51,927	-77,399	26	41	95	109	77%	45%	6%	2%
San Diego-Chula Vista-Carlsbad, CA	-81,857	-128,157	16	26	61	81	85%	58%	22%	7%
San Francisco-Oakland-Fremont, CA	-133,220	-169,558	31	44	82	95	70%	40%	10%	2%
San Jose-Sunnyvale-Santa Clara, CA	-45,277	-59,331	33	46	88	100	73%	34%	8%	0%
Seattle-Tacoma-Bellevue, WA	-97,778	-131,034	28	42	92	102	79%	38%	6%	2%
St. Louis, MO-IL	-52,247	-29,019	40	81	102	104	72%	16%	3%	3%
Tampa-St. Petersburg-Clearwater, FL	-61,299	-95,162	26	34	68	88	82%	65%	23%	6%
Tucson, AZ	-27,508	-38,760	21	38	92	100	81%	39%	13%	5%
Tulsa, OK	-25,666	-25,260	39	61	95	101	74%	32%	7%	0%
Virginia Beach-Chesapeake-Norfolk, VA-NC	-41,825	-54,624	29	45	87	102	81%	45%	10%	3%
Washington-Arlington-Alexandria, DC-VA-MD-WV	-147,518	-154,502	26	53	98	103	80%	28%	5%	1%
USA Totals	-7,141,151	-8,290,495	35	53	88	98	75%	38%	10%	3%

Source: 2023 ACS PUMS

NATIONAL LOW INCOME HOUSING COALITION

ENDNOTES

[1] Similar estimates derived from a different dataset are available for every county and place in the U.S. Contact dan@nlihc.org for more information on those estimates.

[2] "Renters" and "renter households" are used interchangeably throughout this report to refer to renter households.

[3] The 2024 AHAR did not include an estimate for average family size, so the average provided in the 2023 report is assumed.

[4] This amount served as the poverty guideline in the 48 contiguous U.S. states and D.C. for a four-person family in 2024.

[5] The weighted average of two-bedroom fair market rents (FMRs) by FMR area (NLIHC, 2024).

[6] The USDA reference family of four for this instance is defined as two adults and two school-aged children.

[7] While the national Housing Trust Fund receives funding from a mandatory allocation through Government-Sponsored Enterprises, Fannie Mae and Freddie Mac, Congress has introduced bills in the past to provide additional appropriations to the Fund.nters" and "renter households" are used interchangeably throughout this report to refer to renter households.

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