NATIONAL LOW INCOME HOUSING COALITION

THE GAP

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A SHORTAGE OF AFFORDABLE HOMES

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EXECUTIVE SUMMARY

The United States is failing its lowest-income renters. Extremely low-income (ELI) renters face an enduring shortage of affordable and available homes and, as a result, experience severe housing cost burdens. Absent public subsidy, the rents these households can afford are generally too low to support new construction or maintain existing housing. At the same time, decades of federal underinvestment in housing assistance leaves three out of four households eligible for rental assistance without support (Bailey, 2022).

Every year, the National Low Income Housing Coalition (NLIHC) estimates the availability of affordable homes for renters at different income levels, with a focus on extremely low-income renters whose incomes are at or below either the federal poverty guideline or 30% of the Area Median Income (AMI), whichever is higher (**Box 1**). These households, who are disproportionately headed by seniors, people with disabilities, low-wage workers, and caregivers, account for nearly one fourth of the nation's 46 million renter households. The Gap report provides estimates of affordable housing needs for the entire United States, as well as each state, the District of Columbia (D.C.), and the fifty largest metropolitan areas. This year's key findings include:

- **Extremely low-income renters face the most acute shortfall of affordable and available homes.** Nationally, there is a shortage of 7.2 million affordable and available rental homes for 11 million extremely low-income renter households. Only 35 affordable and available rental homes exist for every 100 of these lowest-income renters.
- **Extremely low-income renters are far more likely than other renters to be severely cost-burdened**. Seventy-four percent of the 11 million extremely low-income renters nationally are severely cost-burdened, spending more than half of their income on rent and utilities. These renters represent almost a quarter of all renters, but 68% of all severely cost-burdened renters.
- **Black, Latino, and American Indian or Alaska Native (AIAN) households are disproportionately extremely low-income renters and disproportionately impacted by the housing shortage.** Eighteen percent of Black non-Latino households, 16% of AIAN households, and 13% of Latino households are extremely low-income renters compared to just 6% of white households.
- **No state or major metropolitan area has an adequate supply of affordable and available homes for extremely low-income renters**. Shortages of affordable and available homes for these renters range from 7,154 in South Dakota to nearly one million in California. The relative supply ranges from 16 affordable and available homes per 100 extremely low-income renter households in Nevada to 73 in South Dakota. In 13 of the country's 50 largest metropolitan areas, the absolute shortage of affordable and available homes exceeds 100,000 units.

Addressing the nation's housing crisis requires policies that directly respond to the scale and severity of the affordability challenges facing extremely low-income renters. Congress must increase investments in deeply targeted rental subsidies, strengthen programs that preserve existing affordable housing, and fund emergency assistance programs to prevent evictions. State and local governments can also bolster affordable housing development by reforming zoning laws and reducing burdensome regulations. Without these interventions, the housing market will continue to fall short of meeting the needs of extremely low-income renters.

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 either the federal poverty guideline or 30% of AMI, whichever is higher

Very Low-Income (VLI)
Households with incomes greater than ELI and less than 50% of AMI

Low-Income (LI)
Households with incomes greater than 50% and less than 80% of AMI

Middle-Income (MI)
Households with incomes greater than 80% and less than 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

> Congress must increase investments in deeply targeted rental subsidies, strengthen programs that preserve existing affordable housing, and fund emergency assistance programs to prevent evictions.

WHO ARE EXTREMELY LOW-INCOME RENTERS?

The U.S. Department of Housing and Urban Development (HUD) identifies specific income groups in characterizing the populations it serves and determining eligibility for its programs. Each income group is defined relative to AMI such that the income thresholds for each group vary by geography. This allows HUD to capture regional income differences and define housing needs and eligibility relative to local costs. HUD's AMI-based approach contrasts with the federal poverty guidelines used by the Department of Health and Human Services (HHS), which with some exceptions, are defined nationally. Both HUD's income group thresholds and HHS's poverty guidelines are adjusted based on family and household size, respectively. HUD's AMI-based approach to defining income groups is widely used in housing policy at the federal, state, and local levels.

HUD's income groups include extremely low-income, very low-income, low-income, and not low-income. For the purposes of this report, we divide not low-income renters into middle-income (MI) and above median income renters. Overall, there are 46 million renter households in the United States who account for 35% of all households. Among renter households, 11 million (24%) are extremely low-income, 6.8 million (15%) are very low-income, 9.8 million (21%) are low-income, 5 million (11%) are middle-income, and 13.4 million (29%) are above median income. Extremely low-income renter households constitute a significant share of the rental housing market and the largest share of the lower-income groups identified by HUD.

HOW MUCH DO EXTREMELY LOW-INCOME RENTERS EARN?

Because incomes vary considerably across the United States, HUD's AMI-based income definitions can encompass a broad range of incomes. HUD's Fiscal Year 2024 (FY24) income limits for two-person extremely low-income households, not including U.S. territories, range from $20,440 in Montgomery, Alabama, to $47,000 in San Francisco, California (**Table 1**)[1]. The average FY24 income limit for a two-person extremely low-income household is just $26,111 compared to the 2024 two-person federal poverty guideline of $20,440. In short, renters who qualify as extremely low-income are generally living near the poverty level, though not always. In communities with higher incomes, like San Francisco, an extremely low income might far exceed the federal poverty guideline. Yet the difference is typically offset by a higher cost of living, including higher housing costs. An AMI-based approach captures the *relative* deprivation of the lowest-income renters across different communities and their varying economic contexts.

> Extremely low-income renter households constitute a significant share of the rental housing market...

[1]The average extremely low-income renter household consists of two people.

TABLE 1: FISCAL YEAR 2024 HUD INCOME LIMIT COMPARISONS FOR TWO-PERSON HOUSEHOLDS BY INCOME GROUP

Income Group	Definition	Weighted Average	Lowest Income Limit Among HUD FMR Areas	Highest Income Limit Among HUD FMR Areas
Extremely Low Income	≤ 30% AMI or the federal poverty guideline, whichever is higher	$26,111	$20,440	$47,000
Very Low Income	>ELI to 50% AMI	$42,828	$23,800	$78,350
Low Income	>50% AMI to 80% AMI	$67,623	$38,000	$125,350

Note: AMI is area median income. Table includes FY24 HUD Income Limits for Fair Markent Rent (FMR) Areas excluding U.S. territories. Averages weighted by FMR Area populations.

WHAT DOES IT MEAN TO BE "LOW-INCOME" IN HOUSING POLICY?

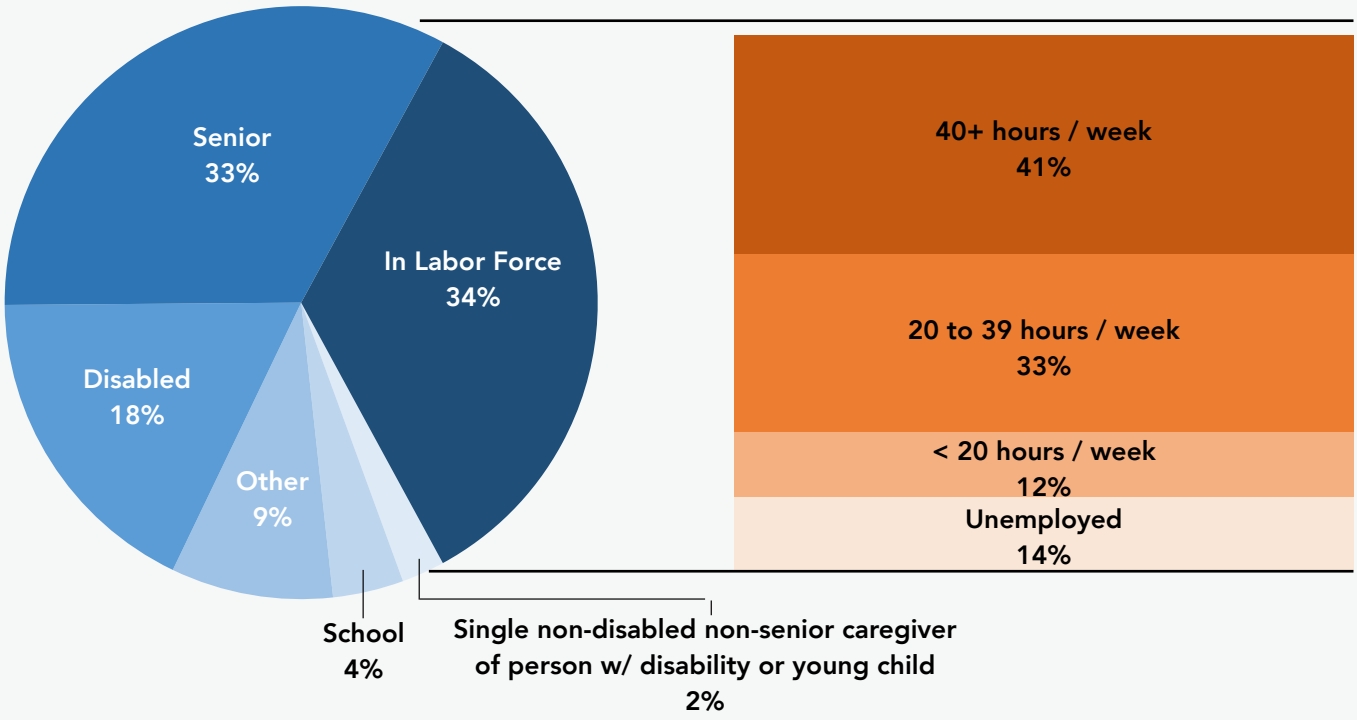
The term "low income" connotes a poverty-level income for many people. HUD's average threshold for a two-person "low-income" household in FY24, however, is $67,623, with income limits ranging from $38,000 to $125,350 across the country (**Table 1**). The 2024 federal poverty guideline for a two-person household, in comparison, is just $20,440. In housing policy, an "extremely low income" is closer to poverty, with the poverty guideline often serving as the extremely low-income threshold, while "low income" tends to reflect what people think of as a more modest income. Knowing how the different income groups correspond to actual income thresholds for a community is critical for understanding who will be served by a housing policy. For example, a policy designed to finance new housing units affordable to low-income renters might not be the best choice for a community specifically seeking to address the housing needs of renters experiencing poverty or homelessness.

WHY DO EXTREMELY LOW-INCOME RENTERS HAVE SUCH LOW INCOMES?

The majority of extremely low-income householders who rent either work in low-wage jobs or may be unable to work: 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 1**). Forty-one percent of extremely low-income renter households in the labor force work at least 40 hours per week, and 33% work between 20 and 39 hours per week. Many, if not all, of these extremely low-income renters in the labor force struggle with inadequate wages and those who work less than full time might struggle with finding enough work.

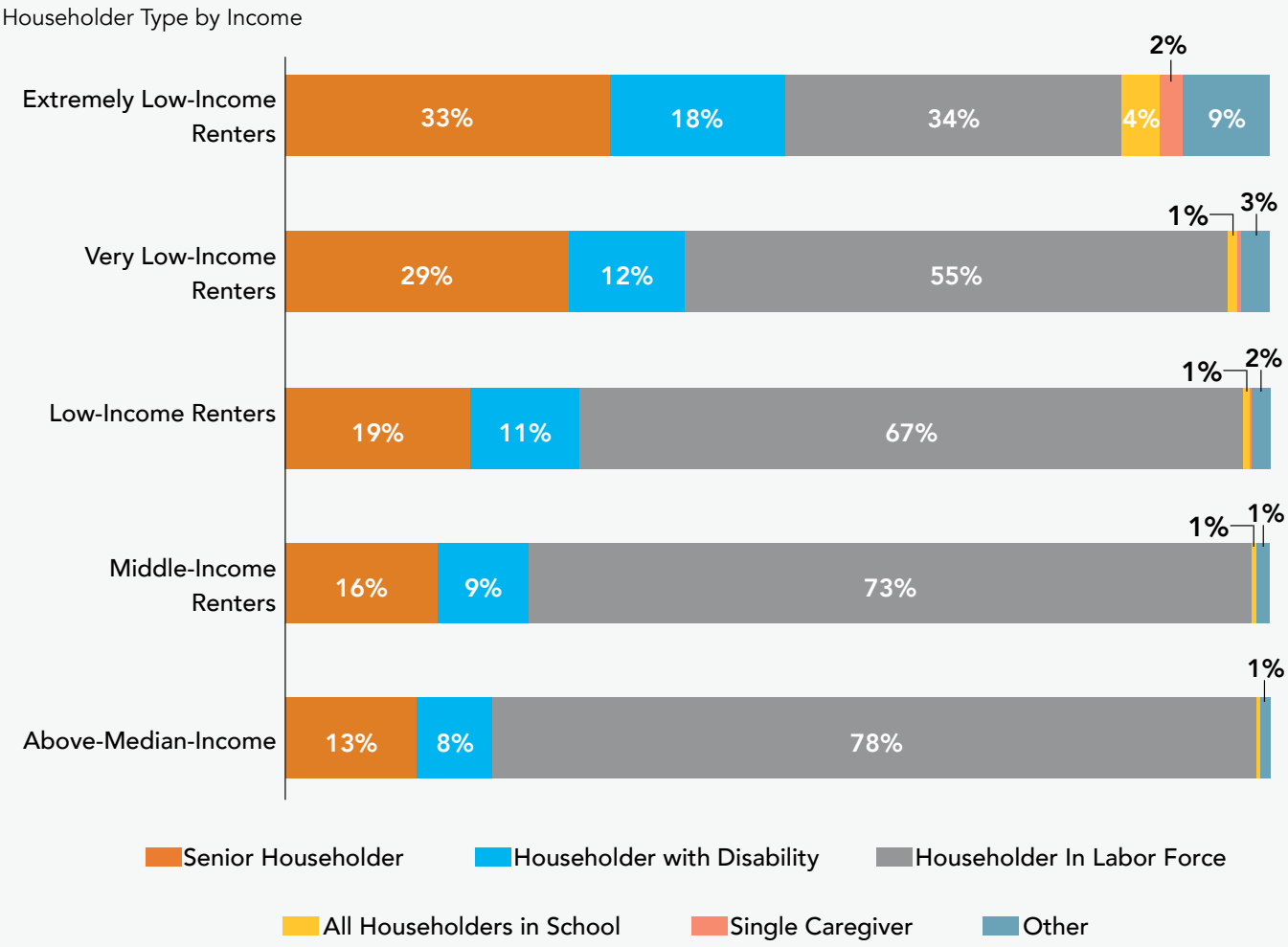
Extremely low-income renter householders are more likely than householders in higher income groups to have characteristics that limit the hours that they can work. They are more likely to be seniors, have a disability, be enrolled in school, or be single-adult caregivers of children or individuals with a disability (**Figure 2**). Extremely low-income renters are at least twice as likely as middle-income or above-median income renters to fall into one or more of these categories. The lowest-income renters are not only significantly income constrained, but they disproportionately belong to socially marginalized groups.

FIGURE 1: 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. Twelve percent of extremely low-income renter households include a single adult caregiver, 48% of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 38% of whom usually work more than 20 hours per week. Source: 2024 ACS PUMS.

FIGURE 2: EXTREMELY LOW-INCOME RENTERS ARE MORE LIKELY TO BE SENIORS, HOUSEHOLDERS WITH DISABILITIES, HOUSEHOLDERS IN SCHOOL, OR SINGLE-ADULT CAREGIVERS



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. Source: 2024 ACS PUMS.

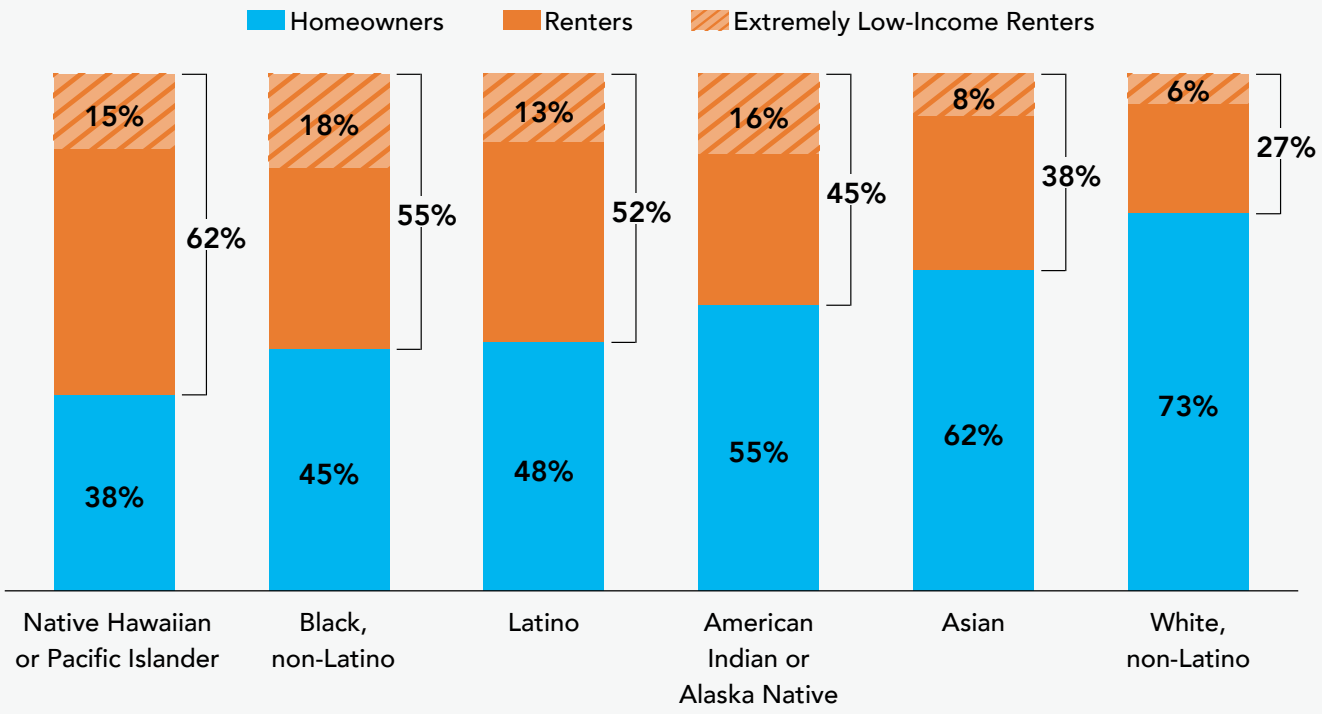
> The majority of extremely low-income householders who rent either work in low-wage jobs or may be unable to work...

WHAT ARE THE RACIAL AND ETHNIC BACKGROUNDS OF EXTREMELY LOW-INCOME RENTERS?

Race and ethnicity are important for understanding extremely low-income renters' social and economic status. Non-white households are more likely to be renters and have extremely low incomes compared to their white counterparts (**Figure 3**). Native Hawaiian or Pacific Islander, Latino, and AIAN households are more than twice as likely as their white peers to be extremely low-income renters, while Black households are three times as likely. The fact that non-white households, especially Black households, are more likely to be renters and have extremely low incomes can be explained by decades of housing and employment discrimination from financial, social, and governmental institutions that continues into the present (NLIHC, 2025a).

Black households account for 25% of extremely low-income renter households compared to 18% of all renter households, while white households account for 41% of extremely low-income renter households compared to 46% of all renter households. Latino households, on the other hand, are only slightly overrepresented at 22% of extremely low-income renter households compared to 21% of all renter households.

FIGURE 3: BLACK HOUSEHOLDS ARE THREE TIMES AND LATINO HOUSEHOLDS ARE TWO TIMES MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS WITH EXTREMELY LOW INCOMES



Source: 2024 ACS PUMS.

MARGINALIZED BUT NOT MARGINAL

Given that extremely low-income renters have such low incomes and disproportionately belong to marginalized groups, one might assume they are marginal to rental housing markets or aren't a central concern for housing policy. The term "extremely low-income," itself, might suggest a marginal or outlier status. Extremely low-income renters, however, constitute nearly a quarter of all renter households. They represent a significant share of the rental market and, at the same time, are disproportionately comprised of marginalized populations. As this report shows, they face the most acute and pervasive housing affordability challenges of any income group.

A SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOMES

Extremely low-income renters face the most severe shortage of affordable and available housing in the United States. Nationally, only 7.2 million rental homes are affordable to 11 million extremely low-income renter households. Because many of these homes are occupied by higher-income households, only 3.8 million rental homes are both affordable and available for extremely low-income renters. As the next section illustrates, the national shortage of affordable and available rental homes can largely be explained by the severe shortage of affordable and available rental homes for extremely low-income renters.

AFFORDABLE RENTAL HOMES

Extremely Low-Income Renters: Of the 46 million households who rent their homes, 11 million have extremely low incomes. Only 7.2 million units are affordable to extremely low-income renters nationwide. This leaves an absolute shortage of 3.9 million affordable rental homes. Extremely low-income renters are the only income group facing an absolute shortage of affordable housing, meaning there are not enough affordable units for renters in this group (**Figure 4**).

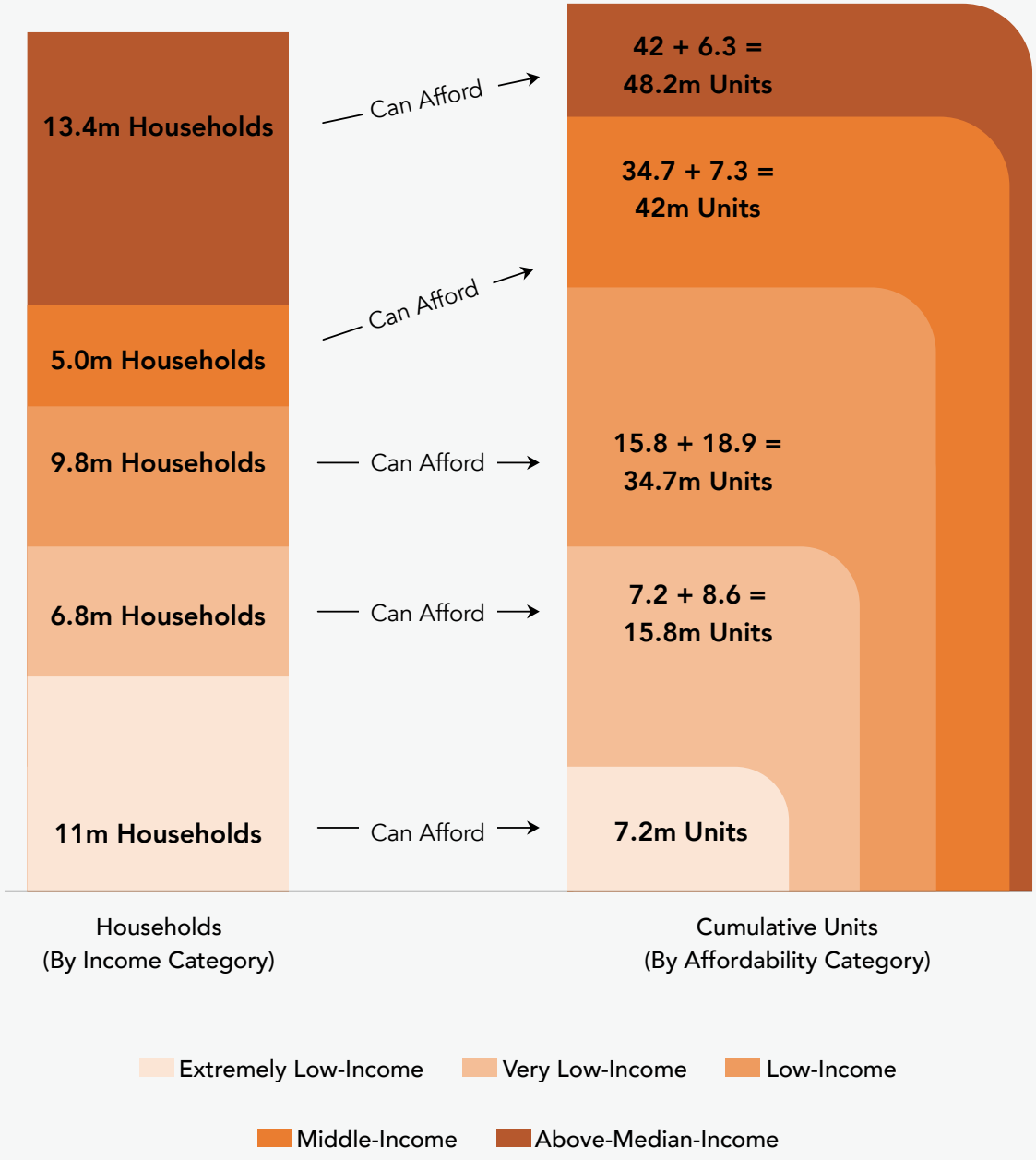
Very Low-Income Renters: More than 6.8 million renter households have very low incomes (i.e., incomes between extremely low income and 50% of AMI). These households can afford the same 7.2 million rental homes that are affordable to extremely low-income renters, as well as another 8.6 million more expensive but still affordable rental homes. In total, 15.8 million rental homes are affordable for very low-income renters. While this supply exceeds the number of very low-income households, a cumulative shortage remains when we consider extremely low- and very low-income households together. There are 15.8 million units available for the 17.8 million renters in these two groups, resulting in a cumulative shortage of approximately 2.1 million units.

Low-Income Renters: Approximately 9.8 million renter households have low incomes (i.e., incomes between 51% and 80% AMI). Low-income renters can afford the 15.8 million homes affordable to extremely low-income and very low-income renters, as well as an additional 18.9 million more expensive rental homes. In total, 34.7 million rental homes are affordable to low-income renters.

Middle-Income Renters: Nearly 5 million renter households 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 7.3 million more expensive rental homes. This brings the total supply of affordable rental housing for middle-income renters to 42 million units, well above the number of households in this income group.

Source: 2024 ACS PUMS.

FIGURE 4: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2024 (IN MILLIONS)



Note: The numbers in this figure are rounded and therefore may not exactly add up to the final cumulative totals. Source: 2024 ACS PUMS.

> 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.

AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their income, including many that are also affordable to lower-income renters. When higher-income households occupy these homes, they become unavailable to the lower-income households. As a result, although millions of rental homes are technically affordable to extremely low-income renters, many are occupied by higher-income households, making them effectively unavailable to the renters who need them most. Extremely low-income renters must therefore compete with all higher-income households for the limited number of rental homes affordable to them in the private market. Rental homes are both affordable and available to a specific income group if they are affordable to members of this group and are not occupied by higher-income households.

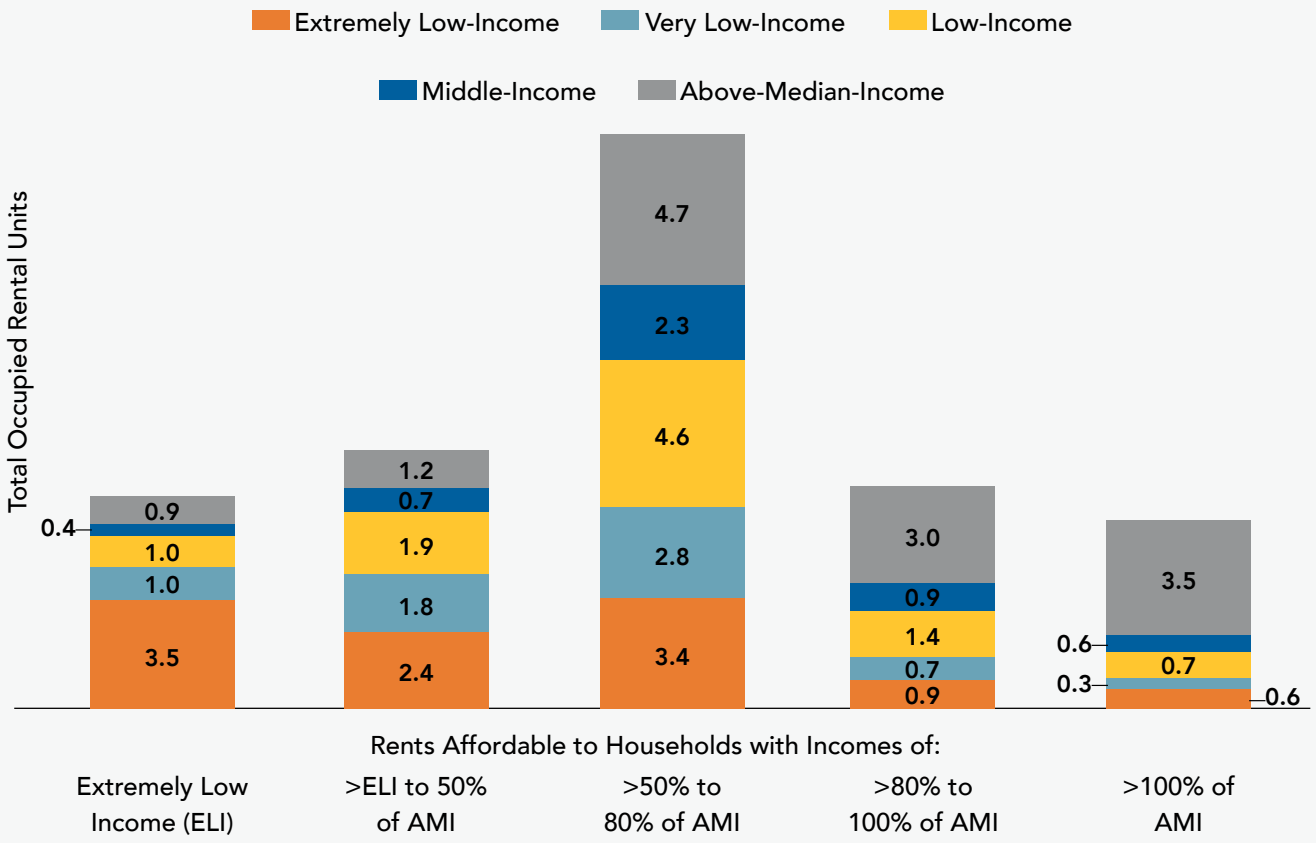
Of the 7.2 million homes affordable to extremely low-income households, 3.4 million affordable units are occupied by households with higher incomes, making them unavailable to extremely low-income renters. That leaves only 3.8 million affordable and available units for 11 million extremely low-income renter households, which is an absolute shortage of 7.2 million affordable and available homes for renters with extremely low incomes.

Because so few homes are available at rents extremely low-income renters can pay, most extremely low-income renters are forced into housing that costs more than they can reasonably Wto higher-income renters. Among the 11 million extremely low-income renters, 66% reside in homes affordable to higher-income households, including 22% in homes affordable to very low-income households, 31% in homes affordable to low-income households, and 13% in homes affordable to middle- or higher-income households (**Figure 5**).

Higher-income renters can compete for homes across multiple rent levels affordable to them, so housing options expand as renters' incomes increase, while the lowest-income renters cannot access enough homes at rents they can afford. For every 100 extremely low-income renter households, only 35 affordable and available homes exist (**Figure 6**). A modest improvement for all renters is seen at or below 50% of AMI, with 54 affordable and available homes per 100 households. Then, availability rises substantially at higher income levels, with 88 affordable and available homes for every 100 renters earning up to 80% of AMI and 99 affordable and available rental homes for every 100 renter households earning up to 100% of AMI.

FIGURE 5: NEARLY 4.3 MILLION EXTREMELY LOW-INCOME RENTERS LIVE IN HOUSING THAT COULD OTHERWISE BE AVAILABLE TO LOW-TO-MIDDLE INCOME RENTERS

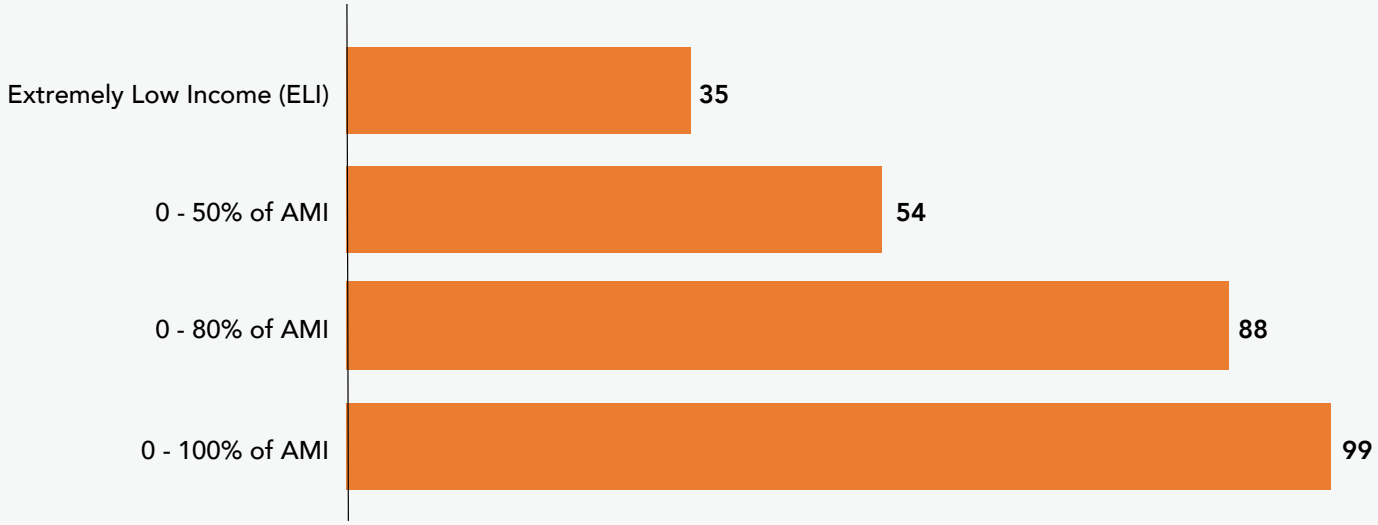
Distribution of Household Income by Rental Costs



Note: AMI = Area Median Income. Graph does not include vacant units or those without complete plumbing and kitchen. Source: 2024 ACS PUMS.

FIGURE 6: THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME

Affordable and Available Rental Homes per 100 Renter Households, 2024



Note: AMI = Area Median Income. Source: 2024 ACS PUMS.

While higher-income renters generally have access to sufficient affordable housing, the limited shortages they face stem from the severe shortage affecting extremely low-income renters. **Box 2** illustrates how the supply of affordable and available housing increases with income, while also showing how shortages at the bottom of the income distribution carry into higher income groups before turning into surpluses.

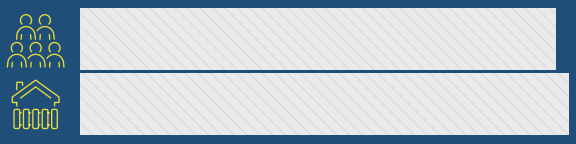
Extremely low-income renters face the most severe shortage, with only 3.8 million affordable and available homes for 11 million households, leaving a shortage of 7.2 million affordable and available homes for them. When we consider all renters earning up to 50% AMI, which includes 6.8 million very low-income renters, the supply increases by 5.8 million affordable and available homes. Even so, the shortage for renter households with incomes at or below 50% of AMI continues to be substantial, exceeding 8.3 million homes.

As income rises further, the cumulative shortage decreases because access to affordable and available homes continues to expand. The 9.8 million renters earning less than 80% of AMI have access to 14.9 million affordable and available rental homes, reducing the overall shortage substantially to 3.2 million affordable and available homes. Expanding the analysis further to include renters earning up to 100% of AMI adds 5 million middle-income renter households and 7.7 million affordable and available homes, reducing the remaining shortage to fewer than half a million units. Above the median income, the cumulative shortage disappears.

AN UNDERESTIMATE

The 2024 American Community Survey (ACS), on which our analysis is based, does not include people experiencing homelessness since it is a survey of addresses. As a result, the shortage of 7.2 million affordable and available homes for extremely low-income renters is understated. On a single night in 2024, more than 771,480 people were experiencing homelessness, including 512,007 individuals and 259,473 people in family groups (U.S. Department of Housing and Urban Development, 2024). Assuming an average family size of 3.2 people, homeless families represent approximately 81,000 households. They, and homeless individuals, require an additional 593,000 homes. Accounting for the needs of the population experiencing homelessness raises the shortage of affordable and available homes for extremely low-income renters to nearly 7.8 million. Even this estimate is conservative, as it does not account for individuals and families who 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), whose housing needs are not captured in our estimates. Taken together, these figures reveal how deeply the housing market fails to meet the needs of extremely low-income renters, who make up a large and diverse share of the renter population.

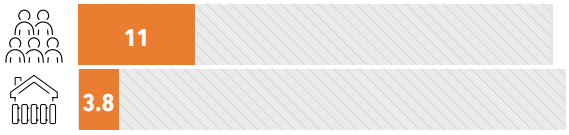
> Extremely low-income renters face the most severe shortage, with only 3.8 million affordable and available homes for 11 million households, leaving a shortage of 7.2 million affordable and available homes for them.



There are **46 million** renter households…

…and **48.2 million** rental units with a complete kitchen and plumbing.

EXTREMELY LOW-INCOME: There are over 11 million extremely low-income renters and only 3.8 million rental units are affordable and available to them, leaving a shortage of 7.2 million affordable and available rental units.



Among these 46 million renter households, **11 million** have extremely low incomes…

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

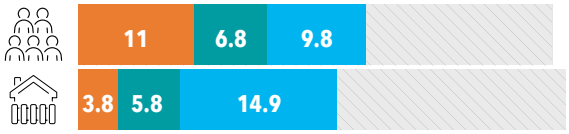
<50% AMI: The cumulative shortage increases. A total of 17.8 million renters have incomes at or below 50% of their AMI and 9.6 million rental units are affordable and available to them, leaving a shortage of nearly 8.3 million units for all renters at or below 50% of AMI.

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

…and an additional **5.8 million** units are affordable and available to renters with incomes below 50% of area median income (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. The severe shortage for extremely low incomes becomes obscured.

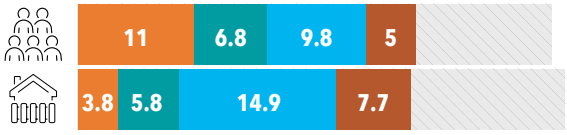
<80% AMI: The cumulative shortage for renters begins to decline between 50% and 80% of AMI, because more affordable and available units are added than households. 27.6 million renters have incomes at or below 80% AMI and 24.5 million units are affordable and available to them, leaving a shortage of approximately 3.2 million units for all renters at or below 80% of AMI.



An additional **9.8 million** renter households have low incomes…

…and an additional **14.9 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.

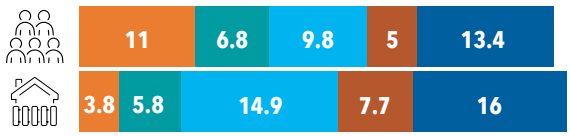
<100% AMI: The cumulative shortage shrinks further. 32.6 million households have incomes at or below 100% AMI and approximately 32.2 million units are affordable and available to them, leaving a shortage of 418,912 affordable and available units for all renters at or below median income.



An additional **5 million** renter households have moderate incomes between 80% and 100% of AMI…

…and an additional **7.7 million** units are affordable and available to renters with incomes below 100% AMI.

ALL INCOMES: Overall, there are a total of 46 million rental households and 48.2 million adequate rental units in the United States.



An additional **13.4 million** renter households have above-median incomes…

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

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.

HOUSING COST BURDENS

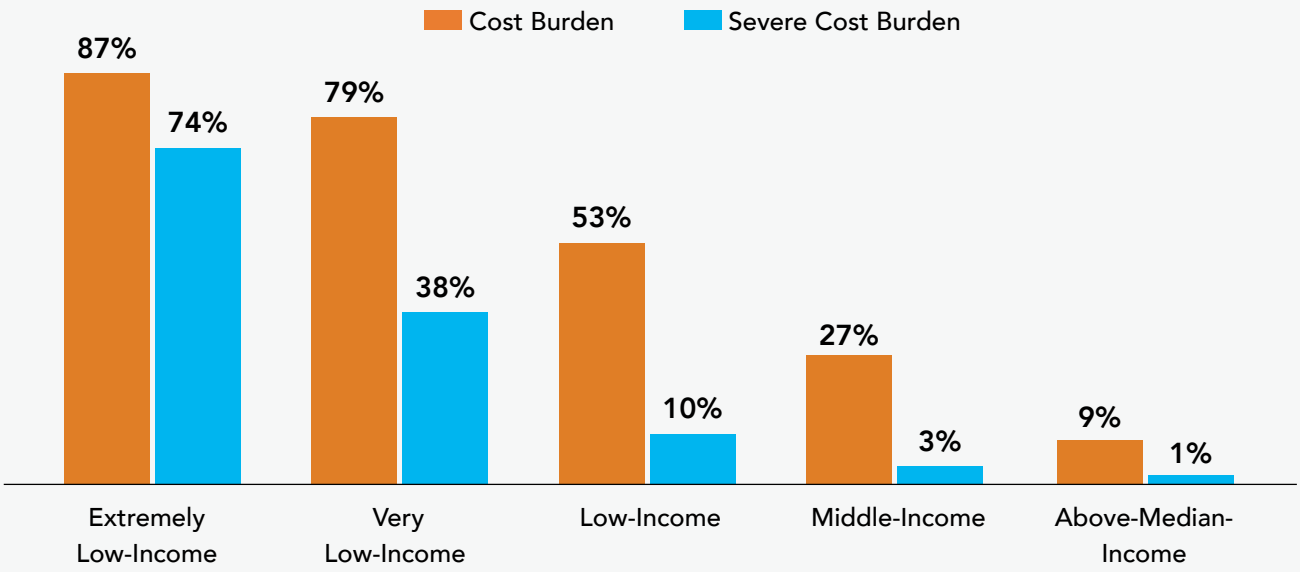
The lack of affordable and available rental housing causes many renters to spend more than they can afford for housing. Households are cost-burdened when they spend more than 30% of their income on rent and utilities and are considered severely cost-burdened when they spend more than 50%. When renters are housing cost-burdened, they cannot afford to cover other basic necessities such as food, healthcare, transportation, or childcare. The lowest-income renters who are acutely cost-burdened are often forced to choose between paying for basic necessities and staying housed.

Almost half (49%) of all renter households living in the United States are cost-burdened and one in four (26%) of renter households is severely cost-burdened. Although housing cost burdens are a widespread issue, they are not equally distributed across income groups. Extremely low-income renters are more likely than any other income group to experience housing cost burdens. Eighty-seven percent of all extremely low-income renter households are housing cost-burdened and 74% are severely housing cost-burdened (**Figure 7**). Seventy-nine percent of very low-income renter households are housing cost-burdened, but far fewer (38%) experience severe cost burdens compared to their extremely low-income counterparts. Moving up the income ladder, the share of households who are considered severely cost-burdened decreases considerably with each income group. Just 10% of low-income renters, 3% of middle-income renters, and 1% of above-median income renters experience severe cost burdens.

Extremely low-income households account for a majority of all renters who experience severe cost burdens (**Figure 8**). Out of the 12 million severely cost-burdened renters, roughly 8.2 million (68%) are extremely low-income, 2.6 million (21%) are very low-income, 993,000 (8%) are low-income, 150,000 (1%) are middle-income, and 137,000 (1%) are above-median income (**Figure 8**). Combined, extremely low-, very low-, and low-income households account for practically all (98%) of severely cost-burdened renters across the country.

FIGURE 7: EXTREMELY LOW-INCOME HOUSEHOLDS DISPROPORTIONATELY EXPERIENCE SEVERE HOUSING COST BURDENS

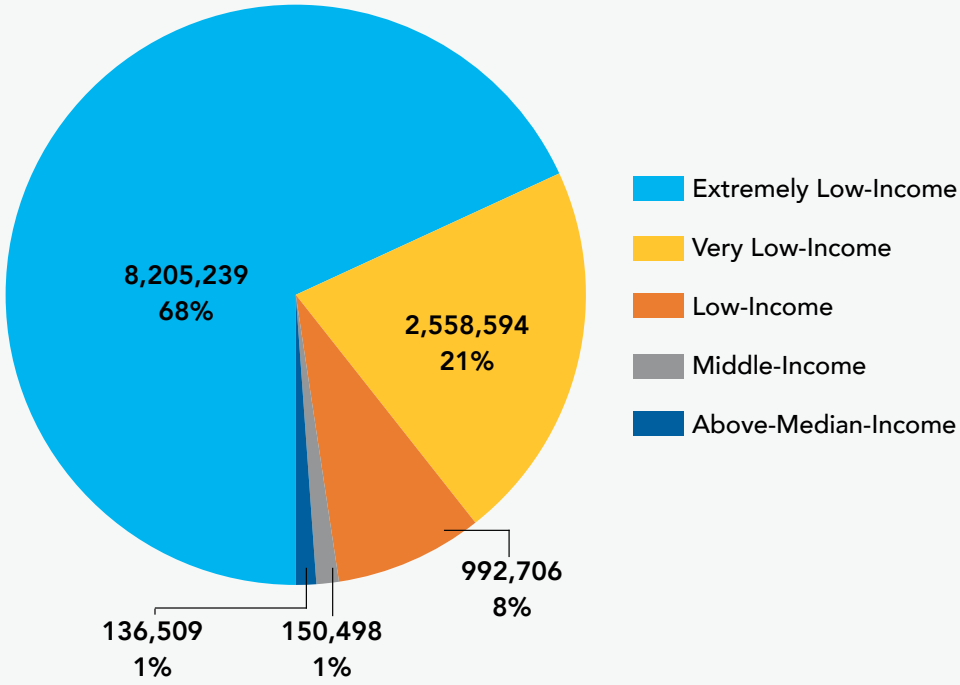
Renter Households with Housing Cost Burdens by Income, 2024



Source: 2024 ACS PUMS.

FIGURE 8: EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS

Severely Cost-Burdened Renter Households by Income, 2024



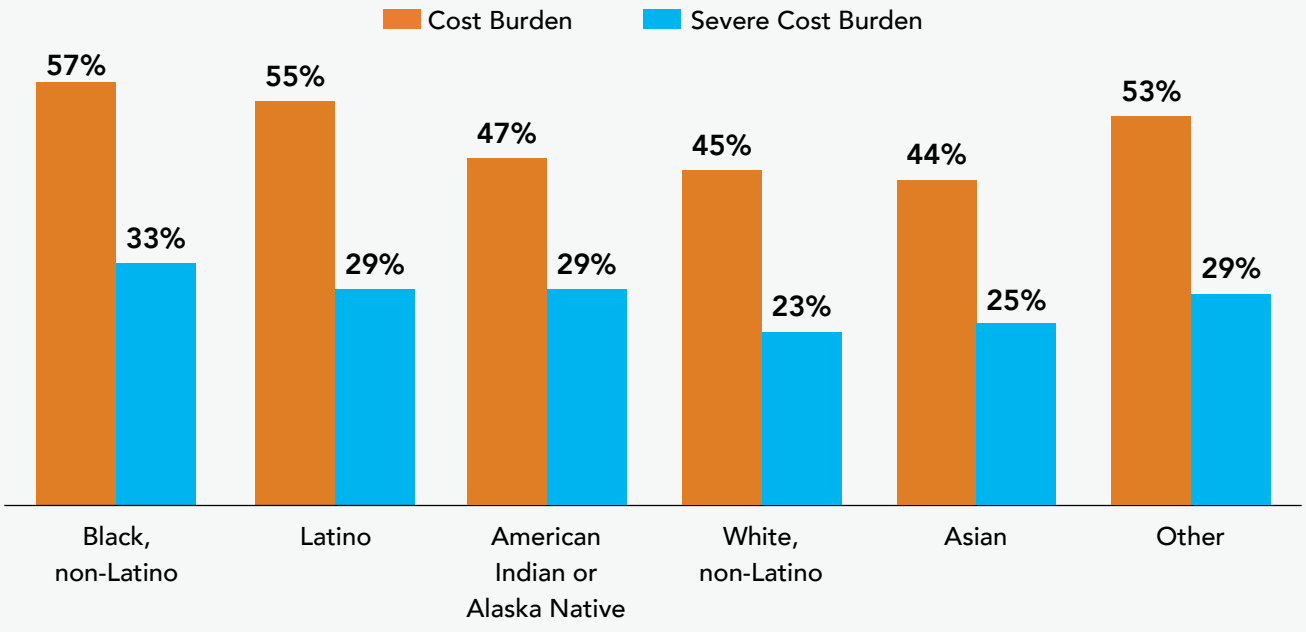
Note: The percentages in this figure are rounded may not add to exactly 100%. Source: 2024 ACS PUMS.

Independent of income, renters of color disproportionately encounter higher rates of cost burdens than white renters. More specifically, Black and Latino renter households experience higher rates of housing cost burden—57% and 55%, respectively—compared to white renter households at 45% (**Figure 9a**). Black renter households, of any income level, are the most likely to experience severe cost burdens out of any group with 33% of Black renter households severely cost-burdened, followed by Latino and American Indian or Alaska Native (AIAN) renter households at 29%, while white renters are the least likely to experience severe cost burdens at 23%.

Among extremely low-income renters, differences between racial and ethnic groups become less pronounced, with at least 80% of the lowest-income renter households for all races 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 extremely low-income 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 from housing cost burdens, they face significant challenges with housing quality (Pindus et al., 2017).

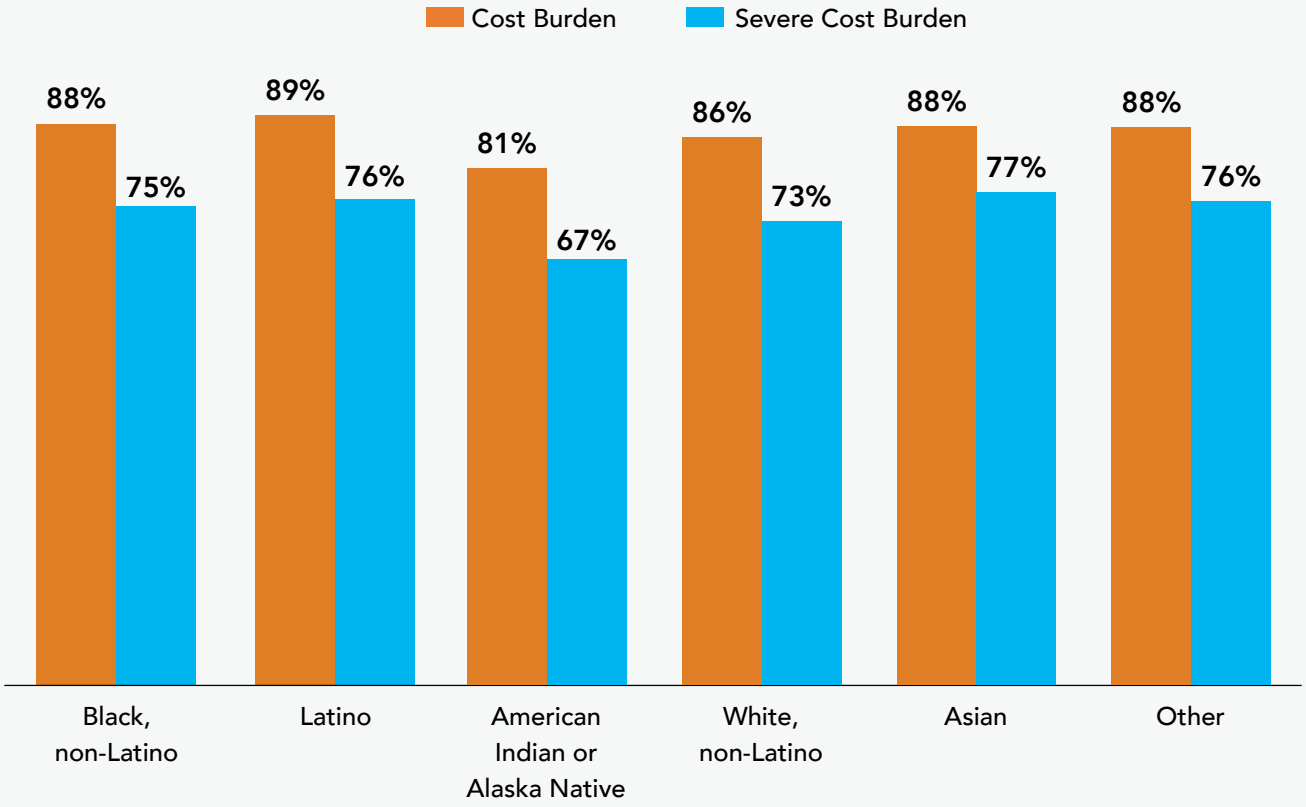
Although cost burdens are pervasive among extremely low-income renters of all racial and ethnic groups, renters of color make up a disproportionate share of those experiencing the most severe cost burdens. Nearly half (47%) of severely cost-burdened extremely low-income renters are Black or Latino, while only 40% 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 from 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 housing programs that target low- or middle-income renters.

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



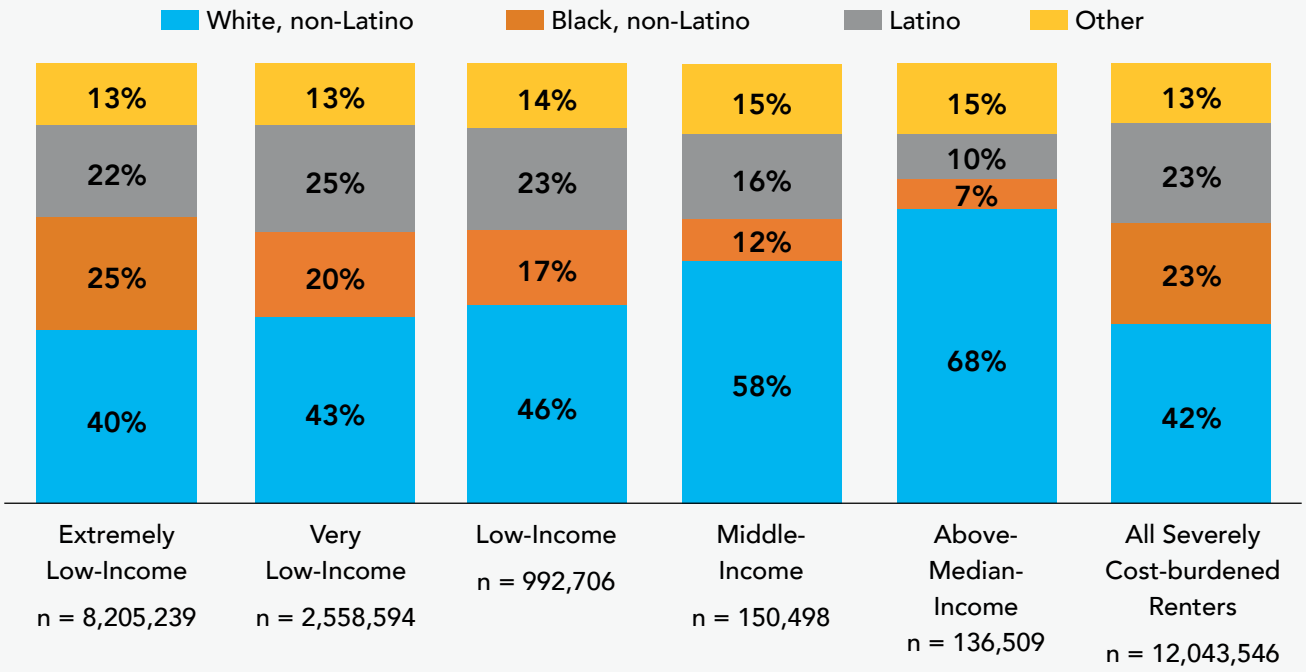
Source: 2024 ACS PUMS.

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



Source: 2024 ACS PUMS.

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



Note: The percentages in this figure are rounded and therefore may not exactly add up to 100%. Source: 2024 ACS PUMS.

Cost burdens threaten more than a family's housing stability—they can negatively impact other aspects of family well-being by limiting the income a family has left to pay for basic non-housing necessities. A severely cost-burdened extremely low-income family of four who has a monthly income of $2,679[2] and pays the average two-bedroom fair market rent of $1,749 is spending 65% of their income on rent alone (NLIHC, 2025b). 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, with two adults and two children, needs to spend $992 per month to cover food alone, which is $62 more than their remaining income after paying rent (U.S. Department of Agriculture, 2025). After paying for rent and food, a family would already be in the negative, with no income left to cover the costs of transportation, childcare, clothing, or other necessities.

Consistent with the previous example, the lowest-income renters with severe cost burdens self-report spending 39% less on food and 42% less on healthcare than their counterparts who don't experience housing cost burdens (JCHS, 2024). Unsurprisingly, housing cost burdens are associated with increased mortality risk (Graetz, et al., 2024). Beyond health, lack of housing affordability also 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, 2014; Sandel et al., 2016).

Traditional measures of housing affordability may understate the severity of challenges for extremely low-income renters, as they cannot always afford to spend even 30% of their income on rent. The share of income that households can afford to pay on rent varies based on household size, income, and other household characteristics (Stone, 1990). The residual income approach to measuring housing affordability is an alternative way to identify households who are overly burdened by their housing costs that may better account for differences in circumstances across households. This approach assesses whether households have enough income left for non-housing necessities after paying 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, outlined such an approach in the 1960s that was first operationalized by housing scholar Michael Stone in the early 1990s as the "Shelter Poverty" measure (Stone, 1990; 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. However, it is not just families who struggle to afford their other costs after rent. Another recent analysis found that in 2023, 65% of all working age renters could not afford basic necessities after paying rent (JCHS, 2025). Overall, the residual income cost burden measure reveals that housing affordability challenges may be more prevalent among renter households than the traditional 30% measure implies. Consequently, the affordability challenges measured in this report likely underestimate the housing needs of all renters, especially those with extremely low incomes, which only further underscores the need for significant federal investment in housing supports.

[2]This amount served as the poverty guideline in the 48 Contiguous U.S. states and the District of Columbia for a four-person family in 2025.

SHORTAGES AND BURDENS FOR EXTREMELY LOW-INCOME RENTERS BY GEOGRAPHY

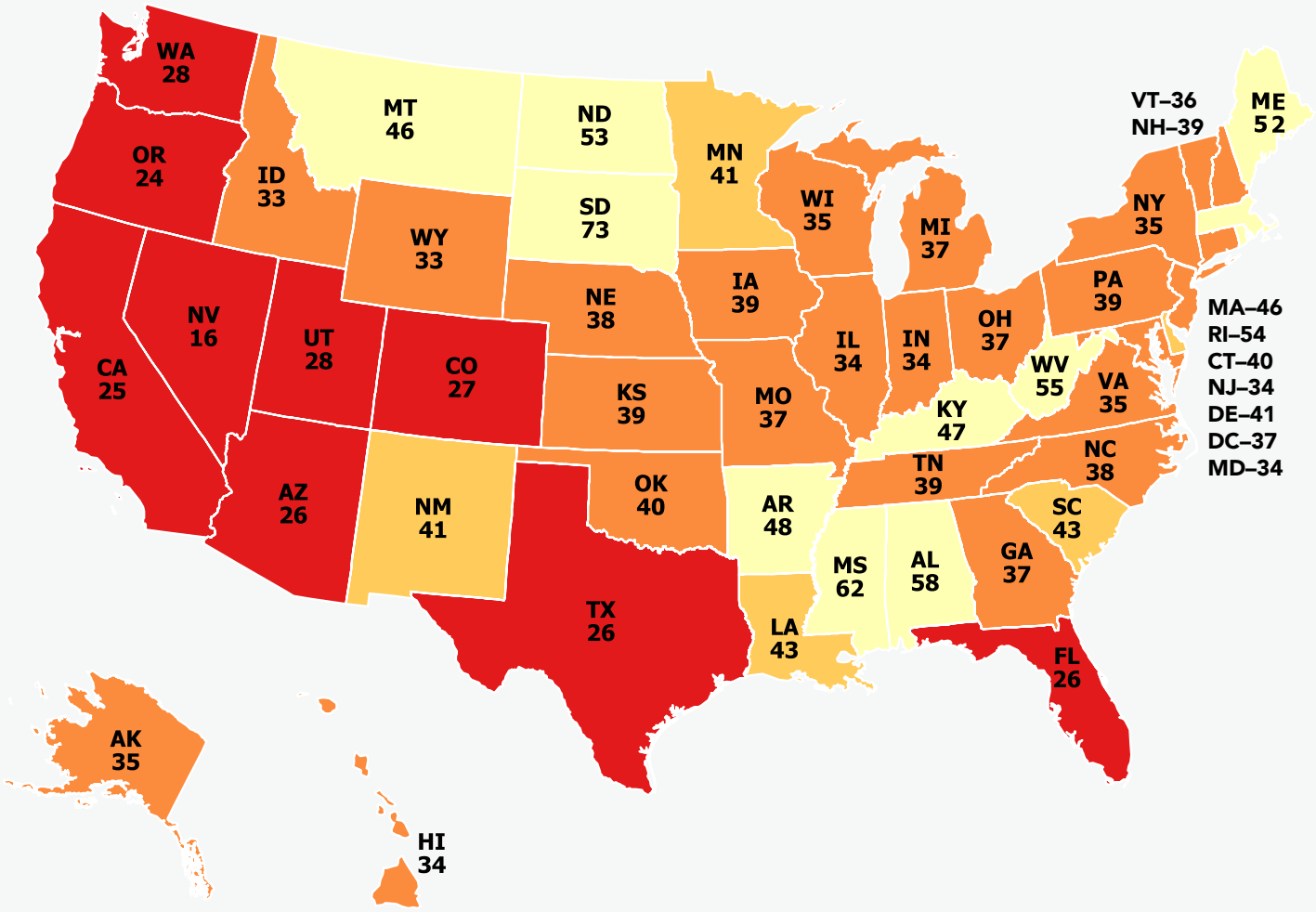
STATES

States across the nation are affected by the affordable housing crisis. No state has a sufficient supply of rental housing that is affordable and available to extremely low-income households (**Map 1**). The shortage for the lowest-income renters ranges from approximately 7,000 affordable and available rental homes in South Dakota to nearly 1 million in California (**Appendix A**). Extremely low-income renters face the greatest challenges finding affordable housing in the state of Nevada, where there are only 16 affordable and available rental homes for every 100 extremely low-income renter households. Following Nevada, the states of Oregon (24/100), California (25/100), Arizona (26/100), Texas (26/100), and Florida (26/100) have the greatest relative shortages of affordable and available homes for extremely low-income renters. States with the greatest relative supply of affordable and available rental homes for extremely low-income renters still have significant shortages. The states with the greatest relative supply for the lowest-income renters are South Dakota, with 73 affordable and available rental homes for every 100 extremely low-income renter households, Mississippi (62/100), Alabama (58/100), West Virginia (55/100), and Rhode Island (54/100).

It is a similar story at 50% AMI or below, with no state having an adequate supply of affordable and available rental homes for these households. Significant shortages continue for households with incomes at 80% AMI or below with 35 states and D.C. having a cumulative housing shortage at this level. At 100% of AMI or below, the cumulative shortage of affordable and available rental homes disappears in all but ten states. These states, such as California (84/100), Florida (85/100), Hawaii (90/100), New Jersey (95/100), and New York (95/100), tend to include high-cost metropolitan areas.

More than half of extremely low-income renters are severely housing cost-burdened in every state. In 34 states and D.C., 70% or more of extremely low-income renters are severely cost-burdened, with the largest shares being in Nevada (88%), Arizona (82%), Florida (82%), Oregon (80%), and Utah (79%), California (79%), and Texas (79%). The states with the lowest percentages of extremely low-income renters with severe cost burdens are Rhode Island (55%) and South Dakota (56%). There are just three states where severe cost burden prevalence exceeds 50% for renters with very low incomes between 31 and 50% of AMI, with the highest rates of severe cost burdens in Florida (62%), Nevada (58%), California (53%), Arizona (49%), and Hawaii (47%). There are no states where severe cost burden prevalence for renters with low incomes between 51 and 80% of AMI exceeds 50%, with the highest rates of severe cost burdens in Florida (27%), California (21%), Nevada (18%), Hawaii (18%), and Rhode Island (13%). The share of middle-income renters who are severely housing cost-burdened is below 5% in all but three states: Florida (8%), California (6%), and Delaware (5%).

MAP 1: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW-INCOME RENTER HOUSEHOLDS BY STATE



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 2024 1-Year ACS PUMS Data.

> No state has a sufficient supply of rental housing that is affordable and available to extremely low-income households.

FIFTY 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 and Orlando, FL (where there are only 13 affordable and available rental homes for every 100 extremely low-income renter households), followed by Houston, TX (17/100), Dallas, TX (18/100), Riverside, CA (19/100), and Portland, OR (19/100) (**Table 2**). Even the metropolitan areas with the least severe shortages of rental homes for extremely low-income renters fall short, with less than half of the affordable and available homes needed. The metro areas with the least severe shortages are Providence, RI (49/100), Pittsburgh, PA (48/100), Boston, MA (47/100), Tulsa, OK (42/100), and Hartford, CT (39/100).

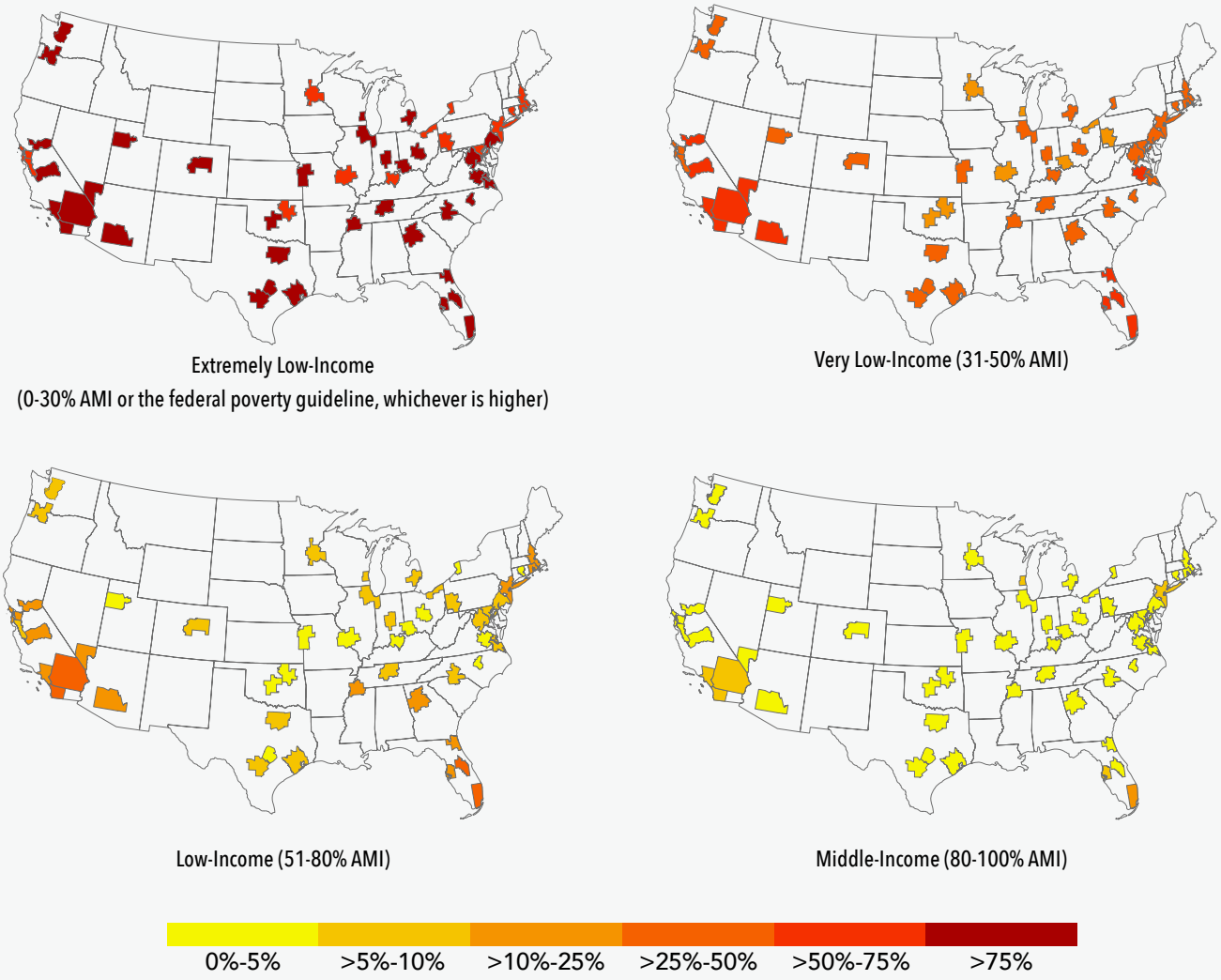
High rates of severe cost burden for the lowest-income renters persist across the top 50 metropolitan areas (**Map 2**). More than 85% of extremely low-income renters in Las Vegas, Orlando, Memphis, Phoenix, Houston, Sacramento, and Dallas experience severe housing cost burdens. Metropolitan areas with less severe shortages of affordable and available rental housing have lower, yet still high, rates of severe cost burdens. Among the top 50 metropolitan areas, the lowest rates of severe cost burdens for extremely low-income renters are in Providence (59%) and Boston (64%). Affordability issues persist for very low-income renters with at least half of these households still experiencing severe cost burdens in 13 of the top 50 metros. Even as you move further up the income ladder, severe cost burdens remain for over a quarter of households with low incomes in Miami (43%), San Diego (28%), Riverside (25%), and Orlando (25%). While severe housing cost burdens clearly affect renters higher up the income scale in some metro areas, extremely low-income renters face these challenges nearly everywhere.

TABLE 2: LEAST AND MOST SEVERE SHORTAGES OF RENTAL HOMES AFFORDABLE AND AVAILABLE 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
Providence-Warwick, RI-MA	49	Las Vegas-Henderson-North Las Vegas, NV	13
Pittsburgh, PA	48	Orlando-Kissimmee-Sanford, FL	13
Boston-Cambridge-Newton, MA-NH	47	Houston-Pasadena-The Woodlands, TX	17
Tulsa, OK	42	Dallas-Fort Worth-Arlington, TX	18
Hartford-West Hartford-East Hartford, CT	39	Riverside-San Bernardino-Ontario, CA	19
Baltimore-Columbia-Towson, MD	38	Portland-Vancouver-Hillsboro, OR-WA	19
Cleveland, OH	36	Los Angeles-Long Beach-Anaheim, CA	21
Buffalo-Cheektowaga, NY	36	Phoenix-Mesa-Chandler, AZ	21
New York-Newark-Jersey City, NY-NJ	35	San Diego-Chula Vista-Carlsbad, CA	21
Cincinnati, OH-KY-IN	35	Sacramento-Roseville-Folsom, CA	23

Source: 2024 ACS PUMS.

MAP 2: SEVERE COST BURDEN PREVALENCE AMONG RENTER HOUSEHOLDS BY INCOME GROUP (50 LARGEST METROPOLITAN AREAS)



Note: A household has "severe cost burden" when it spends more than 50% of its income on rent and utilities. Source: 2024 ACS PUMS.

The lack of subsidized affordable homes for extremely low-income households is a significant factor in explaining the prevalence of severe cost burdens across the top 50 metropolitan areas. Previous NLIHC analysis shows that metropolitan areas with a smaller HUD-assisted share of the rental stock tend to have a greater share of extremely low-income renters who are severely cost-burdened (NLIHC, 2025a). Approximately 58% of the variation in severe cost burden prevalence across the top 50 metropolitan areas is explained by the share of the rental housing stock that is HUD-assisted, even after considering other factors like rental vacancy rate, the share of rental housing in multifamily buildings, and the age of the housing stock. It stands to reason that housing subsidies must play a central role in addressing the affordability challenges faced by the lowest-income renters.

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

The pervasive shortage of housing affordable to the lowest-income renters is the result of systemic failures in both the private market and public policy. The private market on its own cannot produce or maintain housing at rents that extremely low-income renters can afford. Affordable rents for these households generally do not cover development costs and operating expenses. In 2021, the average rental unit's operating cost was $566 a month, more than the typical extremely low-income household can afford in rent (Bailey, 2024). Yet the housing assistance programs meant to close this gap reach only one in four eligible households, leaving millions of renters with the lowest incomes severely housing cost-burdened and without support (Bailey, 2022).

New rental construction, absent subsidy, is targeted to the higher end of the rental market. Between 2015 and 2022, the share of newly completed units renting for at least $2,050 nearly doubled to 37%, while the share of units with asking rents below $1,050 declined by two-thirds, to just 7% (JCHS, 2024). This shift toward higher-cost development further demonstrates how the lowest-income renters do not benefit directly from new construction without subsidies.

Nevertheless, migration chains describe how the construction of new, high-rent units might indirectly ease affordability pressures for lower-income renters through a chain of moves. As higher-income renters move into newer and more expensive units, they free up older, lower-cost units that others can move into, setting off a chain of moves that progresses through lower-price tiers. This frees up existing lower-cost rental units for lower-income renters, potentially lowering rents throughout the housing market (Weicher & Thibodeau, 1988; Mast, 2023). Some evidence suggests, however, that housing cost burdens can slightly increase as renters occupy newly vacant units (Spader, 2025).

Downward filtering has historically been one of the main ways that housing becomes affordable to lower-income renters. As housing ages, it often depreciates in value and quality and becomes affordable to lower-income renters over time. In the United States, most of the current housing stock available for lower-income renters is older, lower-quality housing that has filtered down from higher rent levels. In 2013, 23% of the rental units affordable to very low-income renters in the U.S. were in higher rent categories in 1985 (Weicher et al., 2017).

The extent to which the filtering process benefits lower-income renters in a particular time or place, however, is partly influenced by the tightness of the market, changes in demand, and owner behavior. Since 2015, downward filtering rates have slowed significantly and even reversed in some urban areas, with older housing stock becoming more expensive as landlords have incentives to renovate and upgrade older units in increasingly competitive housing markets where supply has lagged behind demand (Spader, 2025; Eggers & Moumen, 2020). Even when downward filtering occurs, relative rents at the bottom of the market that fall too low may incentivize owners to neglect or abandon their properties, ultimately reducing the benefits of filtering for the lowest-income renters.

While migration chains and filtering, more generally, do not necessarily address the needs of extremely low-income renters, new market-rate construction remains important to moderate rents, especially for renters higher up the income ladder. When supply does not keep pace with demand at the higher end of the market, rents increase throughout the whole rental housing market. In places where new rental development is constrained due to restrictive zoning policies, housing supply is less responsive to demand because construction is limited, and as a result, rents are costly (Been et al., 2019, Schuetz, 2009; Pendall, 2000). While zoning reform will not address the housing needs of the lowest-income renters, such reforms can improve affordability for renters higher up the income ladder and moderate overall rents, potentially reducing the gap between what the lowest-income households can afford and market-rate rents and allowing rental assistance subsidies to stretch further. Far stronger public investment in deeply targeted housing subsidies is still desperately needed.

FEDERAL POLICY SOLUTIONS TO REDUCE THE SHORTAGE OF AFFORDABLE HOMES

Extremely low-income renters face the greatest deficit of affordable and available rental homes and struggle disproportionately with housing cost burdens. They account for almost a quarter of all renter households, making them a substantial part of the rental market and their challenges a central concern for housing policy. Yet only one in four renters who qualify for housing assistance receive it (Bailey, 2022). Addressing the needs of the lowest-income renters requires expanded federal commitments to bridge the gap between low incomes and rental costs through rental assistance, produce new affordable housing, preserve existing affordable homes, and remove barriers to housing production.

The current administration, however, has moved in the opposite direction of what is needed to address the affordable housing crisis. Since his return to office, President Trump has pursued a policy agenda at odds with expanding affordable housing opportunities for families. HUD is rolling back fair housing regulations and enforcement rather than following its mandate to "affirmatively further fair housing" by challenging discriminatory local zoning laws or tackling source of income discrimination against voucher holders. The agency has also weaponized its existing infrastructure to advance an unsubstantiated narrative of widespread fraud in HUD programs while dismissing or encouraging departures of staff who could improve program operations.

The administration's major reductions in the federal workforce, including at HUD, have resulted in the loss of staff with years of expertise and institutional knowledge at a time when their knowledge and skills are desperately needed. For example, staff cuts in the Office of Fair Housing and Equal Opportunity have decimated the agency's fair housing enforcement. Additionally, HUD is considering changes to its programs that would impose

"Addressing the needs of the lowest-income renters requires expanded federal commitments to bridge the gap between low incomes and rental costs through rental assistance, produce new affordable housing, preserve existing affordable homes, and remove barriers to housing production."

new burdensome requirements on households, jeopardizing housing security for program participants. For example, one change would force immigrant families to choose between living together and keeping their housing, while another change would repeal HUD's 30-day eviction notice rule that helps families in HUD programs struggling to afford rent. This combination of reduced staff capacity and new red tape for families and providers all but guarantees reduced access to HUD programs for eligible families.

Furthermore, in his FY26 budget request, President Trump proposed historic budget cuts and programmatic overhauls to HUD's vital affordable housing, homelessness, and community development programs that would have drastically reduced the number of households being assisted by HUD. However, because of tireless advocacy and bipartisanship in Congress, the final FY26 Transportation, Housing and Urban Development (THUD) spending bill rejected the drastic cuts and harmful changes to essential HUD programs proposed by the Trump administration.

Current legislative proposals in Congress provide constructive opportunities to address the affordable housing crisis. The bipartisan "ROAD to Housing Act" in the Senate and the "Housing for the 21st Century Act" in the House would make needed reforms to existing programs to help facilitate the construction and preservation of affordable housing. These reforms include streamlining inspections for and incentivizing landlord participation in the Housing Choice Voucher program, reforming USDA rural programs by making it easier for nonprofits to acquire USDA 515 properties, and establishing a grant program aimed at promoting local and Tribal housing development.

Congress must also reform supply-side programs to ensure they better serve extremely low-income renters. 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. NLIHC also supports the "Visitable Inclusive Tax Credits for Accessible Living (VITAL) Act," which would further reform LIHTC to encourage development of accessible housing for seniors and people with disabilities. While H.R.1. included provisions to expand the LIHTC program and reform requirements for tax-exempt bonds and 4% credits, it failed to include key reforms from the "Affordable Housing Credit Improvement Act" or the VITAL Act that would help LIHTC better serve the lowest-income renters, expand the supply of accessible housing, and facilitate affordable housing development in rural and Tribal areas.

The "Family Stability and Opportunity Vouchers Act" would directly address the gap by providing 250,000 new housing vouchers and mobility counseling to families with young children. Beyond making existing rental homes affordable for recipients, the bill would also improve outcomes for low-income children by helping their families access housing in communities with strong schools, jobs, and other essential resources. Additionally, the "Eviction Crisis Act" would create a national housing stabilization fund to provide temporary assistance to renters facing financial emergencies and temporary housing instability, helping prevent evictions and homelessness.

While program reforms and incremental funding increases are important, Congress should also make substantial public investments for real change. The "American Housing and Economic Mobility Act" would invest $445 billion over ten years in the national Housing Trust Fund to build, repair, and operate nearly two million homes affordable to the lowest-income renters. The bill also includes $70 billion for repairs to public housing and money to build new rental housing in rural areas that are often underserved.

Although federal programs and regulations themselves play a central role, Congress can also encourage state and local governments to eliminate restrictive zoning rules that drive up development costs and limit housing availability. Although not a solution for deeply affordable housing, zoning reforms can help 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. While zoning reforms alone cannot solve the affordable housing crisis, particularly for renters with extremely low incomes, they are an essential part of a broader strategy to increase the supply of housing.

+ CONCLUSION

Extremely low-income renters account for nearly a quarter of all renter households and disproportionately belong to marginalized groups. The shortage of 7.2 million rental homes affordable and available to these renters is a national problem that affects virtually every community. This shortage forces renters with the lowest incomes to endure severe housing cost burdens, leaving them to make impossible decisions between housing and other necessities. While affordability challenges for renters further up the income ladder do emerge in select high-cost housing areas, extremely low-income renters face the most acute affordability challenges—and they face them everywhere. The private market is fundamentally limited in its ability to produce housing the lowest-income renters can afford. However, with decisive, bipartisan action, Congress can fund housing assistance programs that will alleviate the housing crisis and ensure the wellbeing of millions of the lowest-income renters.

ABOUT THE DATA

This report is based on data from the 2024 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 available through IPUMS USA.

Households were categorized by their incomes (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 sizes. Housing units were categorized according to the income needed to afford rent and utilities without spending more than 30% of income on these costs. The 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. 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 research@nlihc.org

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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

	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			
State	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	-72,304	-56,957	58	78	102	106	70%	27%	6%	1%
Alaska	-11,192	-8,706	35	70	101	103	68%	23%	2%	0%
Arizona	-130,552	-194,308	26	37	81	101	82%	49%	12%	3%
Arkansas	-55,169	-51,467	48	68	102	104	64%	29%	3%	1%
California	-981,986	-1,371,187	25	35	66	84	79%	53%	21%	6%
Colorado	-136,324	-173,117	27	45	89	100	76%	41%	8%	2%
Connecticut	-88,425	-94,965	40	59	94	100	69%	32%	7%	2%
Delaware	-14,417	-15,239	41	63	101	107	71%	35%	5%	5%
District of Columbia	-37,531	-28,608	37	64	96	105	74%	27%	7%	1%
Florida	-424,819	-655,900	26	33	63	85	82%	62%	27%	8%
Georgia	-203,861	-254,449	37	52	93	107	76%	42%	11%	2%
Hawaii	-25,143	-35,280	34	45	71	90	70%	47%	18%	3%
Idaho	-29,751	-34,375	33	55	92	100	72%	35%	9%	1%
Illinois	-289,616	-257,432	34	63	94	99	74%	29%	7%	1%
Indiana	-138,137	-122,512	34	64	100	104	74%	26%	5%	1%
Iowa	-61,867	-27,091	39	84	103	103	71%	14%	4%	4%
Kansas	-48,159	-35,250	39	76	104	105	70%	24%	5%	1%
Kentucky	-86,874	-78,513	47	68	99	102	68%	21%	4%	2%
Louisiana	-103,757	-100,610	43	62	99	106	70%	35%	9%	1%
Maine	-19,495	-23,256	52	67	93	100	57%	35%	7%	2%
Maryland	-132,153	-140,248	34	58	100	104	74%	31%	5%	3%
Massachusetts	-160,543	-194,189	46	58	87	97	64%	39%	10%	2%
Michigan	-195,462	-181,971	37	63	99	103	75%	28%	6%	2%
Minnesota	-97,506	-88,920	41	69	101	105	70%	22%	5%	3%
Mississippi	-38,107	-39,488	62	71	97	104	71%	28%	8%	1%
Missouri	-127,678	-80,611	37	76	101	103	72%	18%	4%	2%
Montana	-16,668	-13,718	46	75	96	100	61%	22%	9%	2%
Nebraska	-38,344	-34,391	38	69	99	100	70%	21%	2%	1%
Nevada	-78,121	-126,222	16	24	69	96	88%	58%	18%	2%
New Hampshire	-23,897	-24,309	39	63	97	101	69%	34%	3%	2%
New Jersey	-197,110	-281,225	34	43	82	95	72%	42%	10%	3%
New Mexico	-39,780	-38,644	41	61	96	102	69%	38%	10%	4%
New York	-640,223	-696,690	35	53	83	95	73%	40%	11%	4%
North Carolina	-215,082	-238,947	38	58	96	106	76%	36%	7%	2%
North Dakota	-15,274	-4,912	53	90	103	103	65%	17%	0%	2%
Ohio	-265,505	-193,142	37	72	99	102	73%	24%	4%	3%
Oklahoma	-84,125	-59,955	40	72	100	103	71%	19%	3%	2%
Oregon	-110,475	-147,110	24	40	88	100	81%	40%	9%	1%
Pennsylvania	-262,753	-250,490	39	64	96	102	72%	29%	6%	1%
Rhode Island	-23,222	-29,980	54	60	88	98	55%	39%	13%	2%
South Carolina	-92,446	-105,660	43	57	91	102	73%	36%	10%	2%
South Dakota	-7,154	-3,596	73	93	105	105	56%	16%	3%	2%
Tennessee	-138,619	-148,146	39	59	94	103	69%	35%	8%	2%
Texas	-708,661	-881,014	26	44	95	106	79%	41%	8%	2%
Utah	-44,097	-61,906	28	49	95	103	79%	38%	4%	2%
Vermont	-11,597	-10,806	36	63	89	99	68%	17%	4%	2%
Virginia	-159,765	-199,256	35	52	93	102	77%	38%	5%	2%
Washington	-182,692	-240,042	28	44	91	101	77%	39%	6%	2%
West Virginia	-24,787	-20,728	55	76	103	105	65%	16%	3%	1%
Wisconsin	-117,934	-95,325	35	70	100	102	72%	20%	3%	3%
Wyoming	-12,017	-5,741	33	82	99	101	63%	19%	2%	2%
USA Totals	-7,221,176	-8,256,604	35	54	88	99	74%	38%	10%	3%

Source: 2024 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 income threshold

	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	-115,490	-166,804	27	41	90	108	81%	50%	12%	3%
Austin-Round Rock-San Marcos, TX	-62,717	-93,762	23	40	100	107	82%	39%	4%	1%
Baltimore-Columbia-Towson, MD	-60,840	-68,878	38	58	98	104	73%	33%	6%	1%
Boston-Cambridge-Newton, MA-NH	-113,774	-136,787	47	58	86	97	64%	40%	10%	2%
Buffalo-Cheektowaga, NY	-27,927	-25,949	36	62	89	96	73%	36%	4%	1%
Charlotte-Concord-Gastonia, NC-SC	-51,695	-67,419	31	49	93	107	83%	44%	8%	2%
Chicago-Naperville-Elgin, IL-IN	-224,445	-226,128	31	56	91	97	76%	34%	7%	2%
Cincinnati, OH-KY-IN	-54,506	-42,886	32	66	98	101	76%	25%	4%	4%
Cleveland, OH	-54,150	-29,466	36	77	100	103	73%	21%	8%	1%
Columbus, OH	-53,089	-61,008	27	53	99	105	78%	35%	3%	3%
Dallas-Fort Worth-Arlington, TX	-183,629	-258,232	18	35	93	107	85%	48%	9%	2%
Denver-Aurora-Centennial, CO	-74,019	-97,980	24	41	91	102	77%	41%	6%	2%
Detroit-Warren-Dearborn, MI	-101,080	-89,258	33	62	99	102	76%	29%	6%	3%
Fresno, CA	-33,228	-39,649	25	36	69	87	76%	50%	23%	5%
Hartford-West Hartford-East Hartford, CT	-29,318	-28,953	39	62	96	100	67%	31%	5%	2%
Houston-Pasadena-The Woodlands, TX	-209,630	-250,508	17	40	95	108	85%	40%	10%	2%
Indianapolis-Carmel-Greenwood, IN	-47,620	-52,870	26	54	97	102	77%	31%	6%	0%
Jacksonville, FL	-32,096	-46,906	29	42	92	108	80%	52%	12%	3%
Kansas City, MO-KS	-49,900	-44,252	25	63	99	102	78%	28%	5%	3%
Las Vegas-Henderson-North Las Vegas, NV	-62,170	-101,016	13	20	64	95	90%	63%	21%	3%
Los Angeles-Long Beach-Anaheim, CA	-377,917	-559,739	21	28	54	75	81%	58%	24%	8%
Louisville/Jefferson County, KY-IN	-29,859	-27,602	34	61	102	106	75%	28%	3%	4%
Memphis, TN-MS-AR	-38,198	-36,566	23	51	92	103	86%	45%	12%	3%
Miami-Fort Lauderdale-West Palm Beach, FL	-128,841	-211,723	27	27	43	64	80%	74%	43%	15%
Milwaukee-Waukesha, WI	-42,065	-33,095	31	70	98	102	80%	19%	5%	7%
Minneapolis-St. Paul-Bloomington, MN-WI	-69,676	-72,927	35	62	100	105	71%	25%	6%	4%
Nashville-Davidson--Murfreesboro--Franklin, TN	-43,368	-50,673	32	53	94	106	76%	37%	9%	2%
New York-Newark-Jersey City, NY-NJ	-618,579	-770,210	35	47	79	93	73%	43%	13%	5%
Oklahoma City, OK	-39,104	-24,922	26	70	98	102	78%	21%	4%	4%
Orlando-Kissimmee-Sanford, FL	-61,692	-97,937	13	19	51	82	89%	69%	25%	4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	-149,326	-168,332	33	53	93	102	77%	38%	6%	2%
Phoenix-Mesa-Chandler, AZ	-89,419	-138,605	21	31	77	101	86%	53%	13%	2%
Pittsburgh, PA	-45,094	-25,665	48	81	104	106	69%	18%	6%	1%
Portland-Vancouver-Hillsboro, OR-WA	-72,619	-94,921	19	35	92	102	84%	41%	8%	1%
Providence-Warwick, RI-MA	-36,772	-45,833	49	59	89	98	59%	36%	12%	1%
Raleigh-Cary, NC	-33,162	-37,087	29	54	105	107	81%	32%	2%	2%
Richmond, VA	-28,304	-39,031	32	47	94	105	78%	51%	4%	1%
Riverside-San Bernardino-Ontario, CA	-80,625	-115,604	19	34	60	80	83%	55%	25%	6%
Sacramento-Roseville-Folsom, CA	-59,275	-76,216	23	36	76	99	85%	55%	17%	4%
Salt Lake City-Murray, UT	-20,844	-30,700	23	43	93	103	81%	45%	4%	4%
San Antonio-New Braunfels, TX	-62,446	-81,744	24	43	94	107	81%	42%	6%	1%
San Diego-Chula Vista-Carlsbad, CA	-79,076	-123,468	21	29	59	82	80%	59%	28%	7%
San Francisco-Oakland-Fremont, CA	-129,755	-159,203	33	47	87	99	73%	40%	10%	2%
San Jose-Sunnyvale-Santa Clara, CA	-44,185	-58,971	35	49	92	101	69%	31%	10%	1%
Seattle-Tacoma-Bellevue, WA	-105,534	-143,307	26	43	91	102	79%	38%	6%	1%
St. Louis, MO-IL	-64,596	-31,230	32	80	102	105	74%	18%	3%	2%
Tampa-St. Petersburg-Clearwater, FL	-62,714	-105,604	26	32	68	94	83%	59%	19%	7%
Tulsa, OK	-22,361	-21,724	42	66	96	101	72%	23%	4%	0%
Virginia Beach-Chesapeake-Norfolk, VA-NC	-41,637	-55,832	26	42	89	103	82%	49%	7%	2%
Washington-Arlington-Alexandria, DC-VA-MD-WV	-149,837	-162,018	29	52	96	103	77%	31%	5%	2%
USA Totals	-7,221,176	-8,256,604	35	54	88	99	74%	38%	10%	3%

Source: 2024 ACS PUMS

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