



NATIONAL LOW INCOME  
HOUSING COALITION

# **Housing in the 21<sup>st</sup> Century: Affordable Housing Challenges and Solutions**

November 29, 2023

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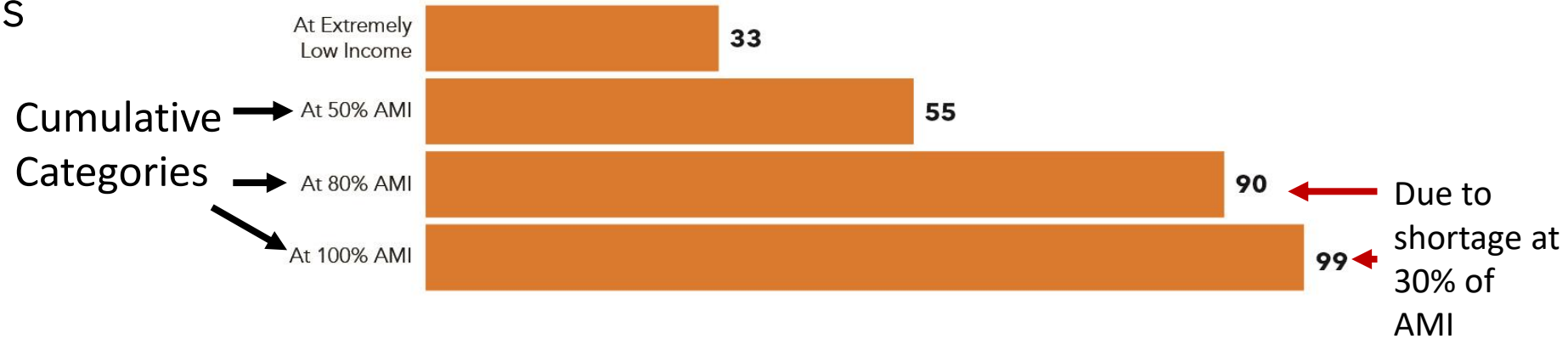
# The Gap 2023

There is a national shortage of **7.3 million rental homes** affordable and available to households with extremely low incomes.

Shortage increased by 500,000 during the pandemic.



THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME  
AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2021



Source: 2021 ACS PUMS  
AMI = Area Median Income

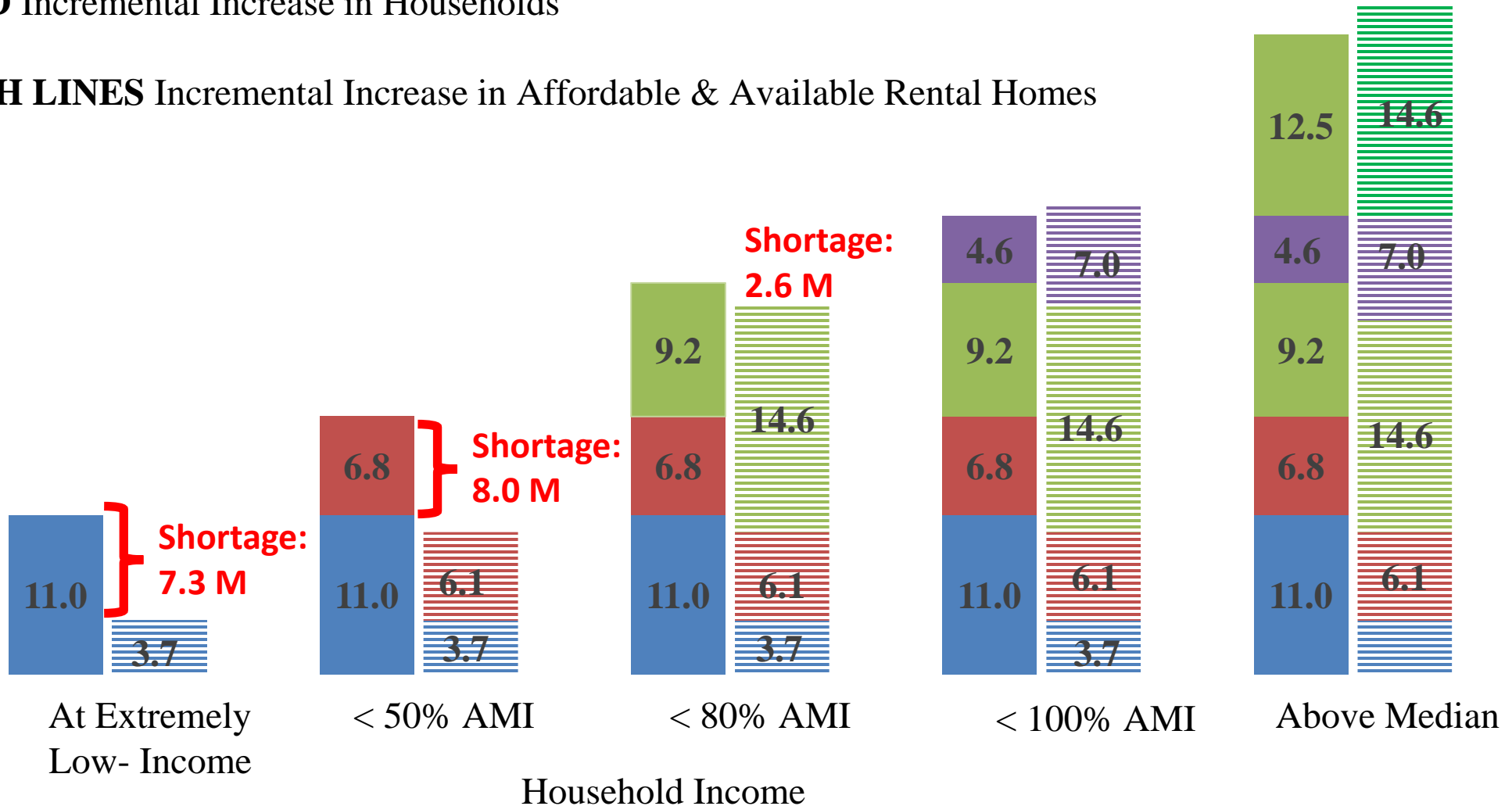
<https://nlihc.org/gap>



# Renter Households and Affordable & Available Rental Homes

**SOLID** Incremental Increase in Households

**HATCH LINES** Incremental Increase in Affordable & Available Rental Homes

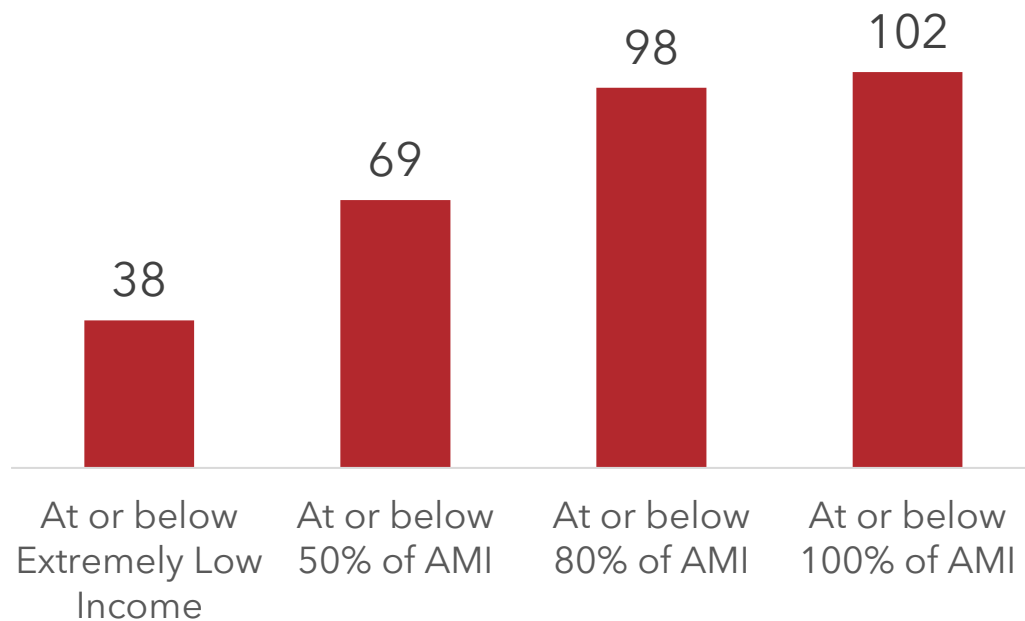


# Affordable and Available Rental Homes in Pennsylvania and Pittsburgh Metro

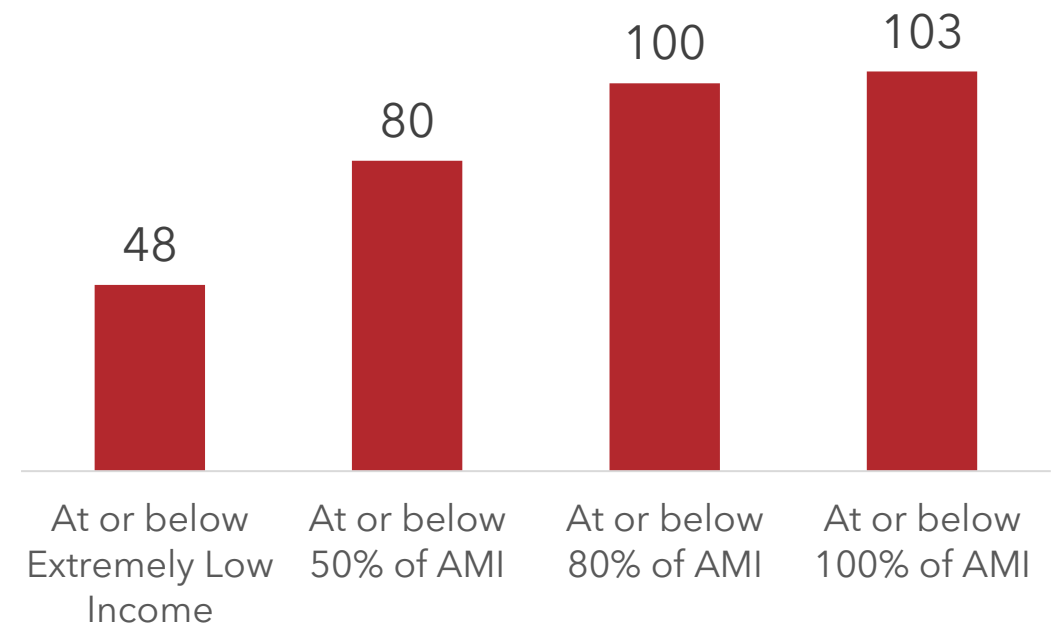


## Affordable and Available Rental Homes Per 100 Renters

### Pennsylvania



### Pittsburgh Metropolitan Area



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	48	Las Vegas-Henderson-Paradise, NV	14
Pittsburgh, PA	48	Orlando-Kissimmee-Sanford, FL	15
Boston-Cambridge-Newton, MA-NH	44	Dallas-Fort Worth-Arlington, TX	16
Kansas City, MO-KS	39	Austin-Round Rock-Georgetown, TX	16
Cincinnati, OH-KY-IN	38	Houston-The Woodlands-Sugar Land, TX	19
Cleveland-Elyra, OH	38	San Diego-Chula Vista-Carlsbad, CA	19
St. Louis, MO-IL	37	Phoenix-Mesa-Chandler, AZ	19
Minneapolis-St. Paul-Bloomington, MN-WI	36	Los Angeles-Long Beach-Anaheim, CA	20
Louisville/Jefferson County, KY-IN	35	Riverside-San Bernardino-Ontario, CA	20
Hartford-East Hartford-Middletown, CT	35	Jacksonville, FL	21
		Tampa-St. Petersburg-Clearwater, FL	21

Source: 2021 ACS PUMS

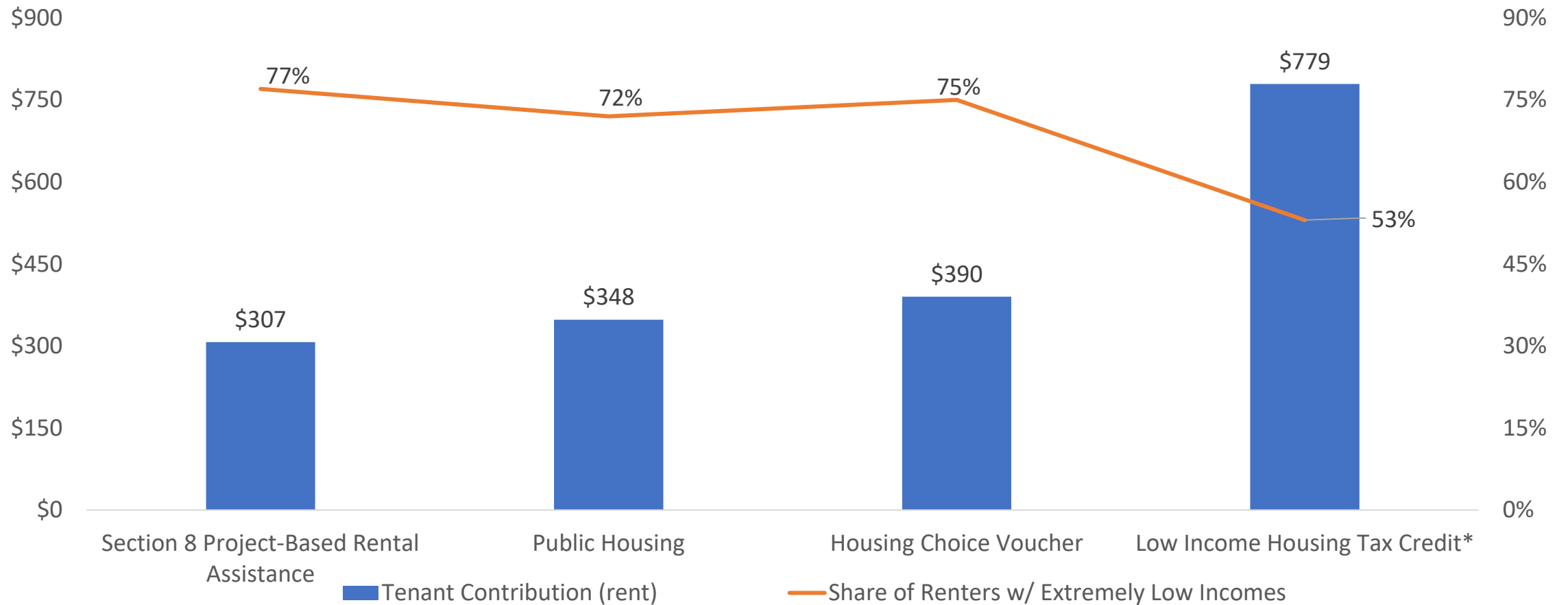
# Why we have the gap

- Private market cannot adequately serve renters with extremely low incomes
- Insufficient public investment in federal U.S. rental housing programs that best target renters with extremely low incomes

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# Average Monthly Tenant Rent Contribution and Share of Renters w/ Extremely Low Incomes, by Program



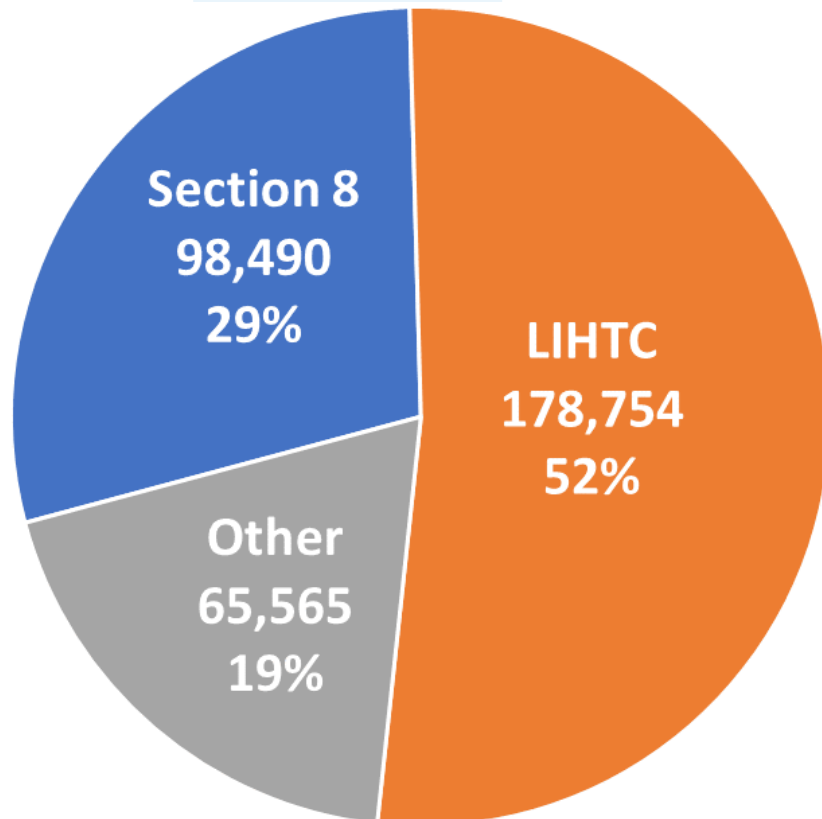
\* Tenants without rental assistance. Source: Picture of Subsidized Households (2019) & LIHTC tenant administrative data (2019).



# Why we have the gap

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- Insufficient public investment in federal U.S. rental housing programs that best target renters with extremely low incomes
  - Today's largest supply-side federal program (Low Income Housing Tax Credit) for the creation or preservation of affordable rental housing doesn't target the lowest-income renters
- Affordability restrictions on the subsidized housing stock expire (and housing quality may decline) without additional public investment, which is insufficient

# Expiring Affordability Restrictions Within 5 Years (Exit Risk)

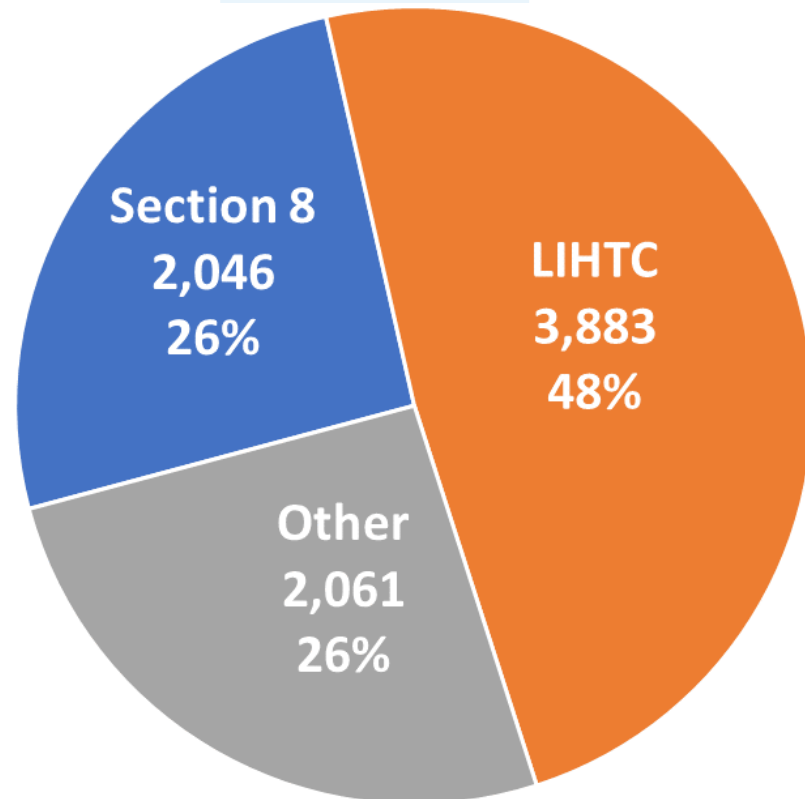


- Many units will see their restrictions renewed
  - Section 8 (PBRA) contracts renewed
  - Recapitalizations

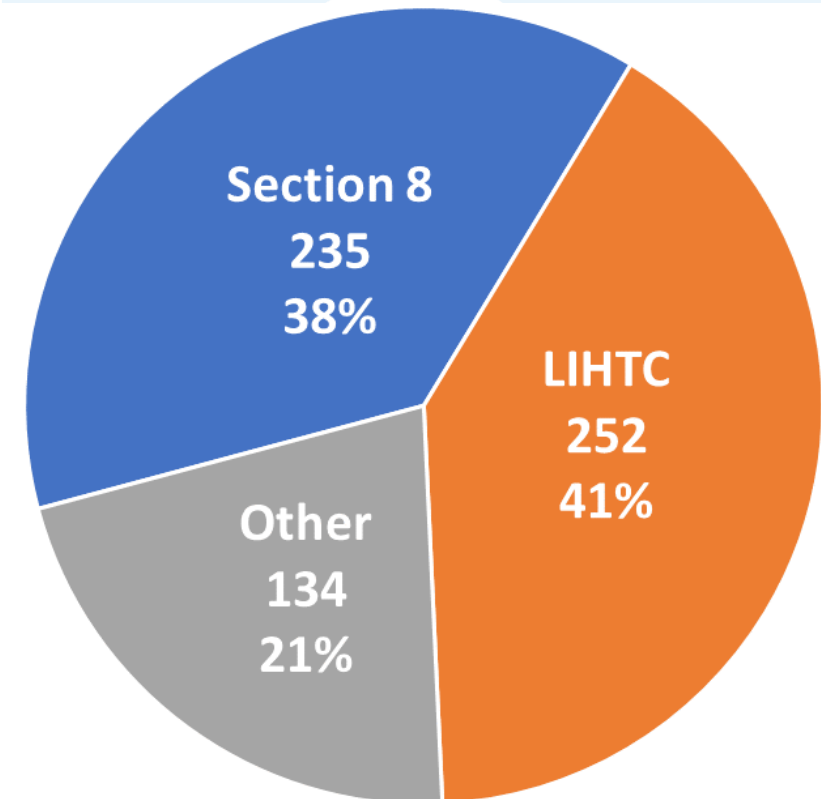
# Expiring Affordability Restrictions Within 5 Years (Exit Risk), Pennsylvania and Allegheny County



## Pennsylvania



## Allegheny County



# Federal Solutions



- Rental assistance (vouchers) for all eligible renters who need it
- Preserve and expand the supply of rental housing affordable to renters with the lowest incomes
  - National Housing Trust Fund
  - Capital investment in public housing (and repeal of the Faircloth amendment)
- Emergency rental assistance for renters in temporary financial crises
- Strengthen tenant protections

# Additional Materials

- NLHC website: <https://nlihc.org/>
- *The Gap*: <https://nlihc.org/gap>
- *Out of Reach*: <https://nlihc.org/oor> (Compares housing costs and wages for every county)
- State & Congressional District Housing Profiles: <https://www.nlihc.org/housing-needs-by-state> , select Michigan, go to “Resources” tab
- *Advocates’ Guide, A Primer on Federal Affordable Housing & Community Development Programs & Policies*: <https://nlihc.org/explore-issues/publications-research/advocates-guide>

# Contact Information



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