Testimony of Sheila Crowley, MSW, Ph.D.
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presented to the
Ad Hoc Subcomittee on Disaster Recovery of
The Committee on Homeland Security and Government Affairs
United States Senate
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Senator Landrieu and Members of the Subcommittee, thank you for the opportunity to testify today on the special report of the Subcommittee titled “Far From Home: Deficiencies in Federal Disaster Housing Assistance After Hurricanes Katrina and Rita and Recommendations for Improvement.”

I am Sheila Crowley, President of the National Low Income Housing Coalition; our members include non-profit housing providers, homeless service providers, fair housing organizations, state and local housing coalitions, public housing agencies, private developers and property owners, housing researchers, local and state government agencies, faith-based organizations, residents of public and assisted housing and their organizations, and concerned citizens. The National Low Income Housing Coalition does not represent any sector of the housing industry. Rather, NLIHC works only on behalf of and with low income people who need safe, decent, and affordable housing, especially those with the most serious housing problems. NLIHC is entirely funded with private donations. Since September 2005, NLIHC has advocated for a just and comprehensive federal response to the acute housing crisis of the low income people of the Gulf Coast in the aftermath of Hurricanes Katrina and Rita.

Let me begin by thanking you, Senator Landrieu, for undertaking this investigation and for producing a report of this caliber. Among its many attributes is that it affirms for the hundreds of thousands of people who have lived day in and day out with an incoherent housing response to the hurricanes that what they went through was indeed a failure of their government and not a problem of their own making. This report chronicles the incompetence, and too often indifference, with which federal employees failed to carry out their duty to assure that people in our country displaced by a disaster are afforded the decent housing to which they are entitled to under law. The flawed post-disaster housing response further traumatized people who had already lost their homes to the storms and floods.

What the report does not say explicitly, but what is clear to anyone who will choose to see, is that the people who received the shoddiest treatment from their government were by-and-large poor, aged, disabled, and/or Black. The narrative of the destruction of their homes and their neighborhoods and the disruption of family and community life will be repeated by the families of those who were displaced and disadvantaged for generations to come. Although the storms may not have discriminated in who was attacked, the government response certainly has.

My testimony includes comments on some of the recommendations in the report as well as specific recommendations on what steps the federal government should take going forward to complete the housing recovery in the Gulf Coast. My comments are of a general nature; my colleagues and fellow panelists from the affected states have much richer detail to offer the subcommittee than I do.

Report Recommendation 1: Establish a Standing Rental Repair Program and Corresponding Stafford Act Authority.

The decision by FEMA to allow damaged rental homes to go unrepaired and instead spend billions of dollars on trailers and mobile homes will go down in the annals of "worst decisions" ever made. Everyone knew that the lack of rental housing stock was a serious problem in the hardest hit areas, but no one in a position of authority could see their way to the most obvious solution. Imagine how much more quickly neighborhoods could have rebounded if rental properties had been rapidly repaired and occupied. Even if FEMA officials truly believed they did not have the authority to expend funds to repair private property, common sense should have led them to seek such authority from Congress, which surely would have been granted. It was a stunning lack of imagination and initiative that comes with a failure of leadership. Obviously housing quality and reasonable cost standards must be observed, but those are the kind of details that a creative administrator would see as problems to be solved, not barriers to action.

Repair of public and assisted rental housing stock. The report references the numerous problems with repairing and reopening the public and other HUD-assisted rental housing stock after Katrina. Indeed, HUD has not yet done a full accounting of the HUD-assisted units that were damaged or destroyed and certainly has no idea what happened to many of the tenants. Just as the private rental housing stock needs to be repaired quickly so does the HUD-assisted stock. HUD must assure that all HUD-assisted properties are properly insured and that HUD has sufficient resources to repair and reoccupy these properties after a disaster. It was absurd that public housing agencies and private owners of HUD-assisted properties were left to compete with other developers for the GOZONE Low Income Housing Tax Credits and the CDBG dollars allocated to the states. Moreover, a disaster should not be used as an excuse to demolish and not replace public and assisted housing.

Report Recommendation 2: HUD Must Prepare a National Post-Disaster Housing Stock Plan.

Just as Katrina exposed the extreme poverty of U.S. citizens living in the Gulf Coast states, the housing response exposed the acute shortage of rental homes for the lowest income people in our country. Today, there are 9 million extremely low income (incomes at 30% of area median or less) renter households nationwide and only 6.2 million homes that rent at prices they can afford. Using 2007 American Community Survey data, we know that for every 100 extremely low income renter households, there are only 38 rental homes that are both affordable and available to them nationwide. In Louisiana, there are 46 homes for every 100 such households. In Mississippi, the number is 55, and in Texas, it is just 34. (Attached are tables from a forthcoming National Low Income Housing Coalition report that detail the depth of the affordable rental housing shortage.) Prior to the Katrina and Rita, no place in the country had a sufficient supply of rental housing stock affordable to the lowest income people. The hurricanes only exacerbated that shortage.

I was struck by the references in the report to the lack of housing stock available to federal agencies to utilize for temporary housing. To my knowledge, with the exception of the Department of Defense, federal agencies do not directly own or operate residential properties. They take possession of federally insured properties in foreclosure from time to time (present day being a notable example), but in general, attempt to dispose of these properties as soon as possible. HUD officials were correct in reporting that HUD does not control a supply of housing itself.

HUD does provide funding to subsidize approximately 3 million rental units that make them affordable to the lowest income households. There are another approximately 1.4 million rental units that have been produced using the Low Income Housing Tax Credit program. This represents about 3% of all units of housing in the United States. I say approximately because much to the dismay of low income housing advocates, there is no central database that accounts for all federally subsidized rental housing units. (Advocates are seeking legislation that will require that each rental housing project that receives any federal subsidy be assigned a unique identifying number so that the status of each of these projects can be monitored.)

Thus, when HUD develops the National Housing Stock Plan called for in the report, it will become clear that there are serious housing stock deficiencies and shortfalls for affordable rental homes, the very sort of housing that disaster victims will need. The affordable rental housing shortage is a long standing structural problem that affects millions of the lowest income people in the U.S. everyday. It is also a structural impediment to a viable National Disaster Housing Strategy, especially in those disasters that result in the displacement of large numbers of low income people.

The rationale for the National Housing Trust Fund that was established last year is to correct this structural defect in the U.S. housing supply. We are seeking sufficient funding to support the production and preservation of 1.5 million rental homes affordable to the lowest income people over ten years.

Recommendation 3: The Feasibility of Expedited Repair Sweep Teams and an Expanded Role for the Department of Defense Must Finally Be Determined

We support the deployment of troops and the extensive resources of the Department of Defense to areas hit by natural disasters for the purpose of quickly repairing housing so that it is able to be occupied. People recover physically, emotionally, and financially sooner from disasters the closer they are to home and the more they are able to be take part in the recovery. Rapid repair and reoccupancy of damaged housing should be the primary objective of a National Disaster Housing Strategy. The federal government should utilize the best possible person power it has at its disposal to do so. In most cases, that will be members of the U.S military.

Recommendation 4: The Stafford Act Must Be Amended to Provide Enhanced Assistance for Catastrophic Disaster.

Katrina was a multistate disaster of such magnitude that the capacity of state governments to respond effectively was limited. Indeed, the devastation caused by Katrina was so extreme that it begged for a federal authority to oversee the response and recovery. In order to protect all citizens regardless of what state they happen to reside in, the President of the United States must have the authority to step in and take control. I also would submit that states vary considerably in their capacity and willingness to respond to emergencies in a manner that is in the best interest of all their residents. Just as someone who has been laid off from his or her job should be guaranteed the same unemployment benefits as any other U.S. citizen, no matter who their governor happens to be, so should citizens be guaranteed equal treatment in a disaster without regard to the state in which they reside.

Recommendation 5: FEMA Must Expedite and Complete Needed Administrative and Institutional Reform to Correct Deficiencies in its Post-Katrina Disaster Housing Response and Recommendation 6: The Policy and Planning Proposals FEMA Began Must Be Completed and Implemented.

One of the most serious flaws of the Katrina housing response was the disjointed and chaotic manner by which disaster victims received information (or misinformation) about services and programs to which they were entitled. Part of the blame lays in how federal disaster relief is structured, requiring people in crisis to interact with multiple agencies, and with the highly specified nature of how much money a given household can receive for what needs. That requires reform. Part of the blame also lays with the ad hoc nature of much of the post Katrina housing program design, the rental assistance program as a particularly egregious example. Yet another part of the blame must be attributed to the unskilled and untrained work force that FEMA deployed to deliver services. Even the most assertive and articulate clients had difficulty understanding and navigating the FEMA labyrinth of rules and quirks.

Many, perhaps tens of thousands, of Katrina and Rita evacuees were erroneously or wrongfully denied or terminated from FEMA housing assistance. We recommend that the DHS Inspector General or other appropriate federal official undertake a case-by-case analysis of what happened to each person who applied for and/or received post Katrina/Rita housing assistance and determine who was not afforded the assistance to which they were entitled. These people should and must be made whole both for their own sake and for the sake of restoring public confidence in the ability and commitment of the federal government to meet its obligations.

This will not be an easy task. NLIHC filed a Freedom of Information Act request to FEMA in 2006 for data on range of questions concerning what happened to people who received housing assistance. We sued FEMA in 2007 in order to get a response. After much legal to-ing and fro-ing, we are in receipt of a database from FEMA. But the data are virtually useless because FEMA so far has been unable or unwilling to provide complete descriptions of several variables.

Case management. Much has been made of the need for case managers in the aftermath of disasters, especially for vulnerable people. Case management is a relatively recent invention in human services that was necessitated by increasingly complex and multilayered service systems that ordinary human beings, let alone people in crisis, could not be expected to navigate. By definition, no one should have more than one case manager. That case manager needs to be knowledgeable about the full range of services that are available to a given person or family and how to access them in a seamless fashion. No case manager should have more clients that can be reasonably assisted in the course of a normal day or week.

A case management system to assist people who are displaced from their homes by disaster should be community-based. People should be able to rely on a local agency that will be prepared to gear up in time of disaster to assist them. We recommend consideration of assigning that responsibility to public housing agencies. There are 3500 such agencies across the country, some big and some small. They have a direct funding and accountability relationship with HUD. They could be charged with the responsibility, along with the requisite resources, of providing case management services to all people in their jurisdiction who are displaced from their homes by a federally declared disaster. This would include finding temporary housing as well as determining what it will take to reoccupy the home that was damaged, along with all other needed services. PHAs do not employ enough people to take on this assignment, but could be charged with recruiting and training skilled caseworkers in their communities who would be “called up” in the case of disaster.

Disconnect between temporary housing and housing repair/replacement. One of the most serious flaws in the Katrina housing response has been the disconnect between the temporary housing programs and the housing recovery strategy. A renter displaced by Katrina and living in a trailer is told to come up with a permanent housing strategy. Yet the community in which the renter resides does not have a strategy for how it will replace the rental housing that was lost. A holistic approach to disaster housing assistance in which the temporary housing and permanent housing needs are addressed in a coordinated fashion, using skilled caseworkers, would be more effective, more humane, and certainly more cost effective.

Office of Gulf Coast Recovery.

Let me close by offering our recommendation for completing the recovery of the Gulf Coast, including rebuilding and expanding the housing supply so that all people who want to return home can do so. We strongly urge the President to establish an Office of Gulf Coast Recovery at the White House and appoint a Gulf Coast Recovery Advisor. While the Gulf Coast Recovery Advisor will be responsible for the full range of recovery needs and issues, the housing problems of the Gulf Coast are so severe that they will dominate the agenda. At the outset of his or her tenure, the Gulf Coast Recovery Advisor should undertake a thorough and complete assessment of the unmet housing needs and prepare a comprehensive plan to address all needs. This will necessitate a review of existing Gulf Coast housing recovery resources, an assessment of how to better deploy these resources, and recommendations for additional resources to be requested from Congress, if necessary. The housing plan should be completed within 180 days of the establishment of the Office of Gulf Coast Recovery.

A letter to the President to this effect will be circulated shortly for signatures from a wide range of Gulf Coast organizations and their national partners.

Thank you for again for the invitation to testify today.

Appendix: Table A1
2007 Renter Households by Income Category

	Renter Households (thousands)				
	Total	ELI	VLI	LI	Not Low Income
Alabama	530.6	146.9	102.7	101.1	179.9
Alaska	87.1	15.7	13.8	21.4	36.3
Arizona	716.6	142.0	121.3	164.4	288.9
Arkansas	356.7	89.7	69.6	73.8	123.7
California	5,120.2	1,046.7	875.7	1,016.8	2,181.1
Colorado	582.0	150.9	102.5	128.5	200.0
Connecticut	396.3	115.9	75.8	87.0	117.6
Delaware	90.3	22.3	13.8	22.9	31.3
District of Columbia	139.4	34.1	19.8	24.3	61.3
Florida	2,081.2	389.1	344.9	471.8	875.4
Georgia	1,072.6	259.5	189.0	235.6	388.4
Hawaii	178.6	30.2	25.9	44.5	78.0
Idaho	157.4	31.0	29.5	37.0	59.8
Illinois	1,422.2	400.5	258.8	293.3	469.7
Indiana	703.1	176.6	127.0	166.0	233.5
Iowa	318.8	83.8	64.9	73.4	96.7
Kansas	324.7	74.9	63.9	79.6	106.2
Kentucky	483.2	131.2	90.8	96.6	164.7
Louisiana	510.9	138.9	89.0	95.8	187.2
Maine	143.5	37.0	27.5	30.2	48.9
Maryland	627.7	155.9	109.1	145.6	217.1
Massachusetts	853.2	265.7	144.7	162.8	280.0
Michigan	965.0	293.1	186.8	187.1	298.0
Minnesota	508.8	139.1	105.9	113.4	150.4
Mississippi	311.0	78.7	55.0	61.1	116.1
Missouri	677.3	181.6	126.1	150.7	218.9
Montana	113.0	26.0	23.8	21.8	41.3
Nebraska	218.9	49.3	41.0	52.8	75.8
Nevada	378.0	58.7	57.2	83.6	178.6
New Hampshire	128.6	30.0	21.2	30.2	47.2
New Jersey	1,028.1	274.2	184.7	216.7	352.4
New Mexico	222.3	45.6	40.0	44.6	92.0
New York	3,157.1	791.4	486.4	586.8	1,292.5
North Carolina	1,121.1	268.8	208.0	242.4	401.9
North Dakota	95.7	26.1	18.7	19.9	31.1
Ohio	1,365.7	393.4	262.3	288.5	421.4
Oklahoma	448.2	110.4	79.7	102.0	156.1
Oregon	523.1	116.4	96.5	111.4	198.7
Pennsylvania	1,381.2	372.0	259.5	290.5	459.2
Rhode Island	147.1	46.2	28.1	27.9	44.8
South Carolina	509.6	123.4	91.2	102.0	193.1
South Dakota	101.4	21.9	19.4	25.6	34.5
Tennessee	727.3	183.9	125.7	151.0	266.7
Texas	2,869.3	632.7	495.2	620.4	1,121.1
Utah	235.8	45.9	45.3	56.6	87.9
Vermont	70.7	15.6	14.0	17.3	23.8
Virginia	895.1	208.8	139.9	195.6	350.8
Washington	848.4	198.7	139.6	199.1	310.9
West Virginia	186.3	53.3	36.8	35.7	60.6
Wisconsin	672.7	164.5	135.2	158.1	214.8
Wyoming	63.6	11.3	11.5	15.3	25.4
Puerto Rico	310.6	112.5	34.9	46.2	117.1
United States	37,177.0	9,011.9	6,529.5	7,826.7	13,808.9

Source: NLIHC tabulations of the 2005 and 2007 American Community Survey PUMS housing files.

Appendix: Table A2

2007 Gross Rent and Housing Cost-to-Income Ratio [1]

	Median Gross Rent			Median Gross Rent as a Percent of Household Income				
	2007	2005	% Change	Total	ELI	VLI	LI	Not Low Income
Alabama	$562	$510	10.3%	28%	71%	37%	26%	16%
Alaska	$864	$785	10.1%	23%	60%	37%	25%	16%
Arizona	$813	$703	15.6%	29%	90%	44%	31%	19%
Arkansas	$549	$515	6.7%	28%	71%	38%	28%	16%
California	$1,061	$968	9.6%	31%	89%	47%	33%	21%
Colorado	$792	$746	6.2%	29%	82%	40%	27%	17%
Connecticut	$925	$833	11.1%	29%	73%	40%	27%	17%
Delaware	$895	$794	12.7%	29%	90%	45%	30%	19%
District of Columbia	$915	$815	12.2%	29%	91%	46%	32%	20%
Florida	$915	$805	13.6%	32%	101%	53%	35%	21%
Georgia	$752	$703	6.9%	29%	86%	42%	29%	18%
Hawaii	$1,169	$938	24.7%	30%	88%	44%	34%	21%
Idaho	$641	$591	8.4%	25%	73%	36%	25%	17%
Illinois	$783	$724	8.2%	29%	82%	39%	27%	17%
Indiana	$630	$612	3.0%	26%	78%	37%	25%	16%
Iowa	$549	$561	-2.1%	24%	65%	34%	22%	13%
Kansas	$610	$573	6.5%	25%	72%	34%	24%	15%
Kentucky	$539	$510	5.8%	26%	67%	36%	25%	15%
Louisiana	$615	$550	11.7%	28%	81%	38%	28%	16%
Maine	$651	$591	10.1%	28%	58%	34%	28%	16%
Maryland	$996	$887	12.3%	29%	68%	40%	28%	18%
Massachusetts	$935	$897	4.2%	29%	66%	40%	28%	18%
Michigan	$681	$652	4.4%	30%	83%	39%	28%	16%
Minnesota	$712	$693	2.7%	28%	65%	36%	24%	17%
Mississippi	$559	$510	9.7%	28%	78%	41%	30%	16%
Missouri	$610	$581	5.0%	27%	71%	37%	26%	15%
Montana	$549	$528	4.0%	25%	68%	38%	26%	15%
Nebraska	$605	$540	12.0%	25%	66%	36%	24%	15%
Nevada	$976	$857	13.9%	29%	101%	48%	33%	21%
New Hampshire	$905	$860	5.2%	27%	63%	40%	28%	17%
New Jersey	$1,017	$938	8.5%	30%	79%	42%	29%	18%
New Mexico	$620	$571	8.6%	27%	76%	41%	30%	17%
New York	$895	$836	7.1%	29%	82%	44%	31%	18%
North Carolina	$666	$622	7.1%	28%	79%	40%	29%	16%
North Dakota	$510	$459	11.2%	24%	63%	33%	22%	12%
Ohio	$641	$612	4.8%	28%	76%	38%	26%	16%
Oklahoma	$569	$532	7.0%	26%	75%	38%	25%	14%
Oregon	$742	$693	7.1%	28%	84%	43%	29%	17%
Pennsylvania	$671	$632	6.2%	28%	70%	38%	26%	16%
Rhode Island	$834	$764	9.1%	30%	60%	43%	29%	17%
South Carolina	$615	$588	4.6%	27%	83%	39%	27%	17%
South Dakota	$498	$472	5.5%	23%	69%	30%	23%	14%
Tennessee	$613	$571	7.4%	27%	75%	39%	27%	17%
Texas	$722	$662	9.0%	28%	81%	41%	29%	17%
Utah	$732	$662	10.5%	26%	66%	39%	26%	16%
Vermont	$752	$676	11.3%	28%	72%	40%	28%	18%
Virginia	$864	$795	8.7%	27%	72%	40%	28%	18%
Washington	$803	$734	9.4%	28%	77%	41%	28%	18%
West Virginia	$481	$459	4.9%	26%	79%	34%	25%	14%
Wisconsin	$671	$642	4.5%	27%	69%	38%	25%	16%
Wyoming	$600	$520	15.4%	20%	55%	31%	22%	14%
Puerto Rico	$256	$264	-3.0%	32%	101%	35%	28%	17%
United States	$773	$713	8.3%	29%	80%	41%	29%	18%

Source: NLIHC tabulations of the 2007 American Community Survey PUMS housing file.

[1] Unlike ACS estimates produced by the Census Bureau, NLIHC includes households that pay no cash rent but that incur other housing costs (e.g., utilities) that are considered components of gross rent.

National Low Income Housing Coalition
Research Note #08-04 (forthcoming)

Appendix: Table A3
Percent of Renter Households in Severely Unaffordable Housing

	Proportion of Renter Households Spending More than 50% of Income on Gross Rent [1]									
	2007					2005				
	Total	ELI	VLI	LI	Not Low Income	Total	ELI	VLI	LI	Not Low Income
Alabama	25%	68%	23%	6%	---	24%	66%	25%	4%	---
Alaska	17%	67%	27%	---	---	17%	66%	22%	---	---
Arizona	24%	77%	35%	9%	---	24%	79%	38%	8%	---
Arkansas	23%	68%	27%	---	---	22%	68%	27%	6%	---
California	26%	76%	43%	14%	2%	27%	77%	43%	13%	2%
Colorado	25%	74%	26%	4%	---	24%	71%	26%	7%	---
Connecticut	26%	65%	26%	5%	---	24%	64%	22%	4%	---
Delaware	25%	73%	***38%***	---	---	21%	75%	19%	---	---
District of Columbia	25%	69%	34%	***---***	---	27%	70%	46%	18%	---
Florida	28%	78%	55%	15%	2%	27%	79%	52%	13%	2%
Georgia	25%	73%	32%	6%	---	24%	71%	31%	7%	---
Hawaii	24%	65%	44%	***23%***	---	22%	71%	37%	14%	---
Idaho	18%	67%	20%	---	---	20%	64%	28%	---	---
Illinois	26%	72%	***24%***	5%	---	27%	72%	29%	5%	---
Indiana	***23%***	71%	***21%***	3%	---	25%	72%	26%	3%	---
Iowa	20%	***64%***	15%	---	---	22%	71%	19%	---	---
Kansas	19%	64%	16%	---	---	21%	68%	20%	---	---
Kentucky	22%	63%	23%	---	---	23%	65%	24%	---	---
Louisiana	26%	69%	31%	8%	---	26%	69%	27%	6%	---
Maine	19%	55%	19%	---	---	20%	55%	27%	---	---
Maryland	23%	65%	***27%***	***6%***	---	22%	68%	21%	3%	---
Massachusetts	25%	59%	30%	7%	---	25%	59%	31%	9%	---
Michigan	28%	72%	26%	5%	---	28%	73%	28%	5%	---
Minnesota	22%	61%	22%	3%	---	21%	60%	21%	4%	---
Mississippi	25%	67%	32%	***12%***	---	26%	73%	32%	---	---
Missouri	24%	67%	23%	4%	---	23%	67%	25%	3%	---
Montana	19%	61%	18%	---	---	18%	70%	20%	---	---
Nebraska	17%	63%	14%	---	---	19%	62%	16%	---	---
Nevada	22%	82%	43%	10%	---	23%	82%	44%	9%	---
New Hampshire	20%	60%	25%	---	---	20%	63%	35%	---	---
New Jersey	26%	71%	32%	4%	---	26%	71%	29%	5%	---
New Mexico	20%	65%	29%	---	---	23%	73%	28%	8%	---
New York	***26%***	70%	39%	10%	1%	27%	72%	37%	12%	2%
North Carolina	23%	69%	***28%***	5%	---	24%	71%	32%	4%	---
North Dakota	***20%***	61%	11%	---	---	15%	59%	---	---	---
Ohio	25%	70%	***22%***	3%	---	26%	72%	27%	4%	---
Oklahoma	22%	***68%***	24%	3%	---	24%	75%	27%	4%	---
Oregon	25%	76%	32%	7%	---	27%	78%	36%	7%	---
Pennsylvania	23%	***65%***	24%	5%	---	24%	68%	27%	5%	---
Rhode Island	25%	56%	33%	---	---	24%	61%	27%	---	---
South Carolina	23%	***71%***	26%	3%	---	24%	77%	26%	4%	---
South Dakota	18%	***62%***	16%	---	---	17%	48%	16%	---	---
Tennessee	23%	66%	27%	4%	---	24%	69%	30%	5%	---
Texas	***23%***	73%	29%	6%	---	24%	75%	32%	6%	---
Utah	18%	***64%***	24%	---	---	20%	76%	22%	---	---
Vermont	20%	62%	23%	---	---	25%	71%	27%	---	---
Virginia	21%	66%	27%	5%	---	21%	68%	24%	5%	---
Washington	23%	70%	30%	7%	---	24%	70%	27%	7%	---
West Virginia	24%	71%	18%	---	---	22%	64%	17%	---	---
Wisconsin	21%	68%	19%	3%	---	23%	71%	23%	4%	---
Wyoming	13%	55%	---	---	---	15%	63%	---	---	---
Puerto Rico	***36%***	***78%***	32%	18%	3%	32%	73%	29%	21%	3%
United States	***24%***	***70%***	***31%***	7%	1%	25%	71%	32%	7%	1%

Source: NLIHC tabulations of the 2005 and 2007 American Community Survey PUMS housing files.

[1] 2007 estimates that are significantly different from 2005 are bolded and italicized. Other 2007 estimates are statistically unchanged compared to 2005. Significance was determined at the 90% confidence level.

Note: --- indicates that the margin of error for the estimate is equal to 30% or more of the estimate itself. A relatively large margin of error is the result of too few observations and suggests that the estimate is too unreliable to report.

National Low Income Housing Coalition
Research Note #08-04 (forthcoming)

Appendix: Table A4
Affordable Units by Income Category [1]

	Absolute Surplus (Deficit) of Units Affordable at or Below Income Threshold [2]					
	2007			2005 [3]		
	ELI	VLI	LI	ELI	VLI	LI
Alabama	(4.9)	69.7	181.1	(9.4)	75.9	187.2
Alaska	3.6	7.2	28.7	2.5	7.7	32.2
Arizona	(67.5)	(52.1)	188.7	(57.7)	(61.9)	193.5
Arkansas	***(14.2)***	28.9	124.4	2.9	38.4	132.9
California	(591.1)	(841.7)	226.2	(604.7)	(892.7)	185.1
Colorado	(72.1)	***35.8***	***193.3***	(69.7)	10.5	174.2
Connecticut	(40.8)	11.6	100.4	(33.5)	24.3	115.2
Delaware	(8.4)	(5.5)	***25.6***	(5.2)	2.2	33.5
District of Columbia	(12.7)	***(9.7)***	***13.3***	(17.8)	(20.0)	0.3
Florida	(165.4)	(251.8)	295.9	(191.0)	(267.8)	267.3
Georgia	(67.5)	41.8	359.5	(64.7)	30.0	379.0
Hawaii	(2.9)	(6.0)	12.3	0.0	0.0	21.0
Idaho	(1.1)	21.7	***57.3***	(9.4)	12.0	47.2
Illinois	(156.2)	(2.9)	376.8	(150.8)	3.0	386.6
Indiana	***(40.7)***	***135.2***	283.2	(64.9)	83.0	272.6
Iowa	(0.4)	***93.8***	113.8	(6.4)	65.4	115.4
Kansas	4.2	77.9	120.8	(5.1)	70.0	127.8
Kentucky	(9.4)	78.8	190.4	(4.6)	62.7	178.5
Louisiana	***(11.1)***	25.3	***136.1***	(33.6)	18.0	167.7
Maine	(0.6)	5.8	41.8	(1.2)	11.9	45.8
Maryland	(38.4)	21.7	180.8	(49.6)	13.9	181.2
Massachusetts	(72.7)	(5.4)	162.0	(77.9)	(20.0)	148.4
Michigan	(123.9)	39.0	316.4	(117.1)	56.4	319.1
Minnesota	(30.2)	49.9	145.8	(21.2)	35.7	150.5
Mississippi	1.3	30.4	97.2	(6.9)	24.3	103.6
Missouri	(41.0)	89.3	233.9	(35.4)	80.1	238.0
Montana	3.0	17.1	37.9	4.6	21.7	43.9
Nebraska	0.2	52.8	***88.1***	2.6	51.3	76.6
Nevada	(32.2)	(40.0)	98.8	(28.3)	(44.0)	82.0
New Hampshire	(8.6)	1.7	37.7	(10.2)	(1.3)	38.9
New Jersey	(130.6)	(93.0)	251.7	(129.5)	(84.3)	247.0
New Mexico	0.1	13.3	***78.6***	(8.9)	5.8	62.9
New York	(312.6)	***(143.9)***	339.2	(353.4)	(206.4)	327.5
North Carolina	(52.6)	***92.5***	398.1	(64.1)	49.0	376.6
North Dakota	***2.2***	36.1	36.9	9.1	36.2	36.9
Ohio	(135.9)	***187.1***	511.9	(138.9)	140.6	512.0
Oklahoma	(14.2)	***84.1***	173.3	(20.6)	46.4	177.8
Oregon	(59.4)	***(19.8)***	158.4	(57.8)	(43.1)	143.4
Pennsylvania	(67.9)	154.5	407.4	(71.7)	147.4	417.7
Rhode Island	(15.1)	(3.8)	38.5	(11.7)	1.9	37.9
South Carolina	(5.7)	***73.2***	193.0	(12.8)	42.4	180.0
South Dakota	7.3	33.0	37.3	7.0	24.5	32.3
Tennessee	(29.6)	73.9	261.5	(26.1)	56.7	247.3
Texas	***(229.8)***	***(13.5)***	***927.6***	(269.0)	(176.7)	824.6
Utah	(13.5)	***29.2***	84.8	(14.4)	12.3	80.6
Vermont	(2.9)	0.9	18.6	(4.2)	1.1	20.8
Virginia	(23.5)	88.7	235.7	(20.9)	84.6	220.0
Washington	(83.3)	***20.4***	223.6	(99.0)	(24.6)	243.1
West Virginia	4.9	35.1	68.4	2.9	25.5	61.7
Wisconsin	(49.7)	***111.0***	***247.7***	(63.8)	85.9	225.9
Wyoming	6.5	27.3	***28.3***	3.9	21.8	22.3
Puerto Rico	***(4.8)***	11.4	30.7	9.2	14.5	31.9
United States	***(2,811.7)***	***518.2***	***9,219.4***	(2,998.5)	(247.6)	8,975.5

Source: NLIHC tabulations of the 2005 and 2007 American Community Survey PUMS housing files.

[1] Includes all rental units with no recorded housing costs, regardless of the income of the household occupying them.

[2] 2007 estimates that are significantly different from 2005 are bolded and italicized. Other 2007 estimates are statistically unchanged compared to 2005. Significance was determined at the 90% confidence level.

[3] Estimates for 2005 differ slightly from NLIHC's *Housing at the Half* publication due to a methodological improvement that adjusts housing costs to 2005 dollars.

National Low Income Housing Coalition
Research Note #08-04 (forthcoming)

Appendix: Table A5
Affordable and Available Units by Income Category [1]

	Surplus (Deficit) of Affordable and Available Units at or Below Income Threshold [2]						Affordable and Available Units per 100 Renter Households at or Below Income Threshold		
	2007			2005 [3]			2007		
	ELI	VLI	LI	ELI	VLI	LI	ELI	VLI	LI
Alabama	(72.1)	(41.3)	34.1	(67.6)	(34.6)	42.4	51	83	110
Alaska	(9.7)	(9.9)	0.9	(9.5)	(9.1)	3.4	38	66	102
Arizona	(105.3)	(132.8)	4.7	(102.5)	(135.1)	6.3	26	50	101
Arkansas	***(51.9)***	(36.9)	22.6	(38.9)	(31.5)	25.8	42	77	110
California	(800.5)	(1,193.5)	(617.4)	(833.8)	(1,245.1)	(643.7)	24	38	79
Colorado	(103.2)	(63.3)	36.1	(104.1)	(80.3)	27.3	32	75	109
Connecticut	(66.7)	(52.9)	11.9	(64.6)	(50.6)	15.4	42	72	104
Delaware	(15.3)	(17.0)	3.1	(11.9)	(11.8)	6.0	31	53	105
District of Columbia	(20.0)	(25.0)	(10.5)	(22.9)	(27.7)	(18.3)	41	54	87
Florida	(276.2)	(426.9)	***(110.6)***	(297.5)	(444.3)	(173.7)	29	42	91
Georgia	(148.7)	(127.8)	73.5	(151.1)	(132.2)	74.8	43	72	111
Hawaii	(17.6)	(26.3)	(22.3)	(18.9)	(27.0)	(17.3)	42	53	78
Idaho	(18.3)	(16.0)	5.7	(23.8)	(18.3)	2.3	41	74	106
Illinois	(249.4)	(230.8)	39.9	(254.5)	(215.6)	45.6	38	65	104
Indiana	(100.6)	(34.6)	70.9	(115.0)	(55.3)	70.3	43	89	115
Iowa	(48.7)	(13.2)	22.8	(45.0)	(23.5)	22.4	42	91	110
Kansas	(35.9)	(16.0)	25.2	(40.5)	(14.0)	31.8	52	88	112
Kentucky	(63.3)	(34.4)	46.4	(63.2)	(41.7)	34.3	52	85	115
Louisiana	(74.7)	(65.9)	2.6	(91.3)	(77.7)	23.3	46	71	101
Maine	(17.8)	(17.9)	4.6	(15.9)	(15.1)	3.8	52	72	105
Maryland	(81.3)	(74.9)	24.7	(95.1)	(88.5)	16.0	48	72	106
Massachusetts	(133.4)	(127.4)	(14.2)	(139.1)	(135.9)	(39.7)	50	69	98
Michigan	(189.3)	(122.6)	71.9	(189.6)	(123.3)	72.2	35	74	111
Minnesota	(78.8)	(51.7)	22.8	(69.4)	(56.9)	25.9	43	79	106
Mississippi	(35.6)	(25.0)	14.7	(46.0)	(37.3)	14.5	55	81	108
Missouri	(102.4)	(60.2)	47.0	(95.5)	(65.0)	45.2	44	80	110
Montana	(14.0)	(11.0)	2.4	(14.1)	(10.1)	3.0	46	78	103
Nebraska	(25.7)	(9.5)	19.7	(26.9)	(9.6)	14.4	48	90	114
Nevada	(45.7)	(69.5)	1.5	(44.1)	(72.6)	(10.1)	22	40	101
New Hampshire	(15.3)	(17.0)	2.5	(17.5)	(19.8)	3.1	49	67	103
New Jersey	(180.2)	(204.4)	6.6	(183.1)	(201.3)	6.1	34	55	101
New Mexico	(24.1)	(24.9)	12.6	(32.3)	(31.7)	1.1	47	71	110
New York	(499.5)	(545.7)	(280.3)	(536.8)	(588.1)	(284.1)	37	57	85
North Carolina	(154.1)	(111.3)	67.0	(157.4)	(130.4)	67.6	43	77	109
North Dakota	(11.2)	0.9	7.4	(7.9)	(0.2)	6.9	57	102	112
Ohio	(235.3)	(96.9)	134.3	(233.0)	(123.3)	126.4	40	85	114
Oklahoma	(60.9)	(26.8)	37.7	(64.2)	(44.1)	37.3	45	86	113
Oregon	(88.3)	(98.2)	0.8	(88.2)	(107.3)	(0.2)	24	54	100
Pennsylvania	(197.3)	(136.5)	53.5	(204.3)	(132.5)	57.6	47	78	106
Rhode Island	(23.8)	(24.6)	3.3	(22.7)	(22.1)	3.3	49	67	103
South Carolina	(62.0)	(36.1)	43.4	(68.0)	(49.6)	35.6	50	83	114
South Dakota	(11.1)	(3.2)	5.0	(9.0)	(4.9)	5.6	50	92	107
Tennessee	(100.0)	(65.2)	49.6	(97.9)	(74.4)	42.0	46	79	111
Texas	(416.9)	***(380.9)***	176.4	(441.4)	(483.6)	132.0	34	66	110
Utah	(31.0)	(25.7)	9.3	(34.1)	(31.2)	11.3	32	72	106
Vermont	(9.1)	(11.0)	2.2	(10.8)	(11.2)	(0.6)	42	63	105
Virginia	(104.9)	(81.4)	24.6	(102.7)	(76.3)	14.1	50	77	105
Washington	(138.1)	(119.1)	0.6	(149.2)	(143.2)	13.2	30	65	100
West Virginia	(24.5)	(12.7)	16.8	(26.0)	(16.5)	10.6	54	86	113
Wisconsin	(103.3)	(57.8)	52.4	(110.3)	(69.3)	37.1	37	81	111
Wyoming	(4.1)	2.3	5.5	(6.9)	(1.5)	2.4	63	110	114
Puerto Rico	(52.7)	(44.7)	(26.0)	(45.5)	(43.7)	(28.2)	53	70	87
United States	***(5,549.3)***	***(5,254.8)***	***239.9***	(5,741.1)	(5,695.9)	23.9	38	66	101

Source: NLIHC tabulations of the 2005 and 2007 American Community Survey PUMS housing files.

[1] Includes rental units with no recorded housing costs only if they are occupied by households at or below the income threshold.

[2] 2007 estimates that are significantly different from 2005 are bolded and italicized. Other 2007 estimates are statistically unchanged compared to 2005. Significance was determined at the 90% confidence level.

[3] Estimates for 2005 differ slightly from NLIHC's *Housing at the Half* publication due to a methodological improvement that adjusts housing costs to 2005 dollars.