

# Comment on Kirk McClure’s “The Low-Income Housing Tax Credit Program Goes Mainstream and Moves to the Suburbs”

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## *Abstract*

McClure provides a useful and interesting analysis of how the Low-Income Housing Tax Credit (LIHTC) program, the primary federal vehicle supporting the creation of new affordable housing for very low income families, has evolved over its first 20 years. He finds that it has grown more financially efficient and that it places an increasing share of its units in suburban and low-poverty census tracts.

I examine the same LIHTC activity, but aggregated to the state rather than the national level. I identify and discuss differences among states with regard to how well they use the LIHTC program to support affordable housing in suburban and low-poverty census tracts. I advocate for more detailed research into the underlying factors and administrative practices that lead to this variation, as well as for the creation of a clearinghouse on best practices to help states learn from one another.

**Keywords:** Housing assistance programs; Low-income housing; Poverty

## **Introduction**

In his article, McClure provides a useful and interesting analysis of how the Low-Income Housing Tax Credit (LIHTC) program has evolved over its first 20 years. He finds that it has become more financially efficient, improving the return on tax credits for the development of affordable housing, and is performing as well as or better than the Housing Choice Voucher Program (HCVP) in supporting affordable housing in suburban and low-poverty<sup>1</sup>

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<sup>1</sup> McClure, following the literature, defines these as census tracts where less than 10 percent of the population is below the federal poverty line.

census tracts. These are important findings, effectively giving the LIHTC program high marks for its performance to date.

In this comment, I first consider the implications of comparing the LIHTC and voucher programs, then present and discuss the patterns underlying the way LIHTC units are distributed to suburban and low-poverty census tracts at the state level. I argue that seeing more clearly how different states perform helps us understand how administering LIHTC programs differently achieves these results. Ultimately, once this understanding has been developed and supported by additional qualitative and quantitative research, we can encourage exchanges between state administering agencies and replication of successful strategies to support the further evolution of the program.

### **Is it fair to compare the two programs?**

McClure clearly outlines the national spatial patterns of LIHTC and HCVP units with regard to serving low-poverty and suburban census tracts, but spends less time on analyzing the likely reasons for these patterns. Such an examination would be useful both in understanding why LIHTC seems to be superior in reaching suburban and low-poverty neighborhoods—which might help guide future policy—and in explaining why it may be a bit unfair to consider the HCVP as somehow failing for its performance here. LIHTC units might reasonably be expected to penetrate low-poverty and suburban neighborhoods more effectively than vouchers for several reasons.

First, as McClure mentions, LIHTC tenants enjoy higher incomes on average than voucher recipients. Community opposition and other barriers to affordable housing could be expected to decrease as tenant incomes increase.

Second, the mechanism through which LIHTC projects receive funding is somewhat shielded from the public eye—from the local public eye in particular, which is the one most likely to elicit a NIMBY (“not in my backyard”) response. State-level agencies (typically state housing finance agencies) usually allocate LIHTCs. Although applications generally include a statement of community support, this does not necessarily mean that the project is publicized locally. The level of public meetings or other outreach that would be required if the local government were to decide to site a subsidized housing development in a particular neighborhood is unlikely to have taken place.

Countering these first two points is the assumption that there would probably be more community opposition toward a new affordable housing construction project than toward very low income households that moved into existing units. New physical developments dedicated to affordable housing for at least 30 years would likely have a longer-term impact on a neighborhood

than very low income households moving into existing units. This advantage on the part of the HCVP would be mitigated, however, by the expectation that LIHTC projects may arrive “under the radar,” as just noted.

Third, since LIHTC developers (and their investors and lenders) are typically profit driven, they seek to build in areas that will retain real estate values. They would also logically seek to build where property management expenses can be kept to a minimum. Many LIHTC developers are sophisticated and likely to be adept at locating opportunities in neighborhoods they perceive as appealing. If they cannot find such opportunities, they are unlikely to proceed.

HCVP recipients, who generally have less savvy and far fewer resources to guide them in their search for the ideal neighborhood, face serious hurdles if they try to move from one type of neighborhood to another (Katz and Turner 2001; Marr 2005):

1. Time pressure in the form of a voucher that will expire if a unit is not found by a certain deadline
2. Information about potential new housing units limited to neighborhoods they already know (frequently high-poverty urban neighborhoods)
3. Public housing authorities that do not facilitate portability (enabling recipients from one jurisdiction to use a voucher to move to another jurisdiction), which is frequently necessary for a household to move from the central city to the suburbs
4. Many landlords unwilling to participate in the program

Certainly there are examples of demonstration programs and housing authorities that make a concerted effort through mobility counseling and other initiatives to help recipients take full advantage of the mobility a voucher can offer (Varady and Walker 2003). But even with these supports, the deck is stacked against recipients, compared with LIHTC developers, so it is not surprising that LIHTC units are more likely to be in suburban neighborhoods and lower-poverty neighborhoods than HCVP recipients are.

None of this is meant to imply that McClure’s comparison of the LIHTC and voucher programs is somehow inappropriate. Indeed, it is useful to examine the LIHTC program’s record after 20 years, and such an examination is facilitated by using some benchmark. Since its inception, this program has effectively been the only significant national vehicle adding to the supply of affordable housing for very low income households—there is no appropriate supply-side benchmark. The HCVP is the most logical point of comparison.

Indeed, it is interesting that at the national level, the LIHTC program is outperforming the HCVP in placing low-income tenants in suburban and low-

poverty census tracts. This track record suggests that the performance of the LIHTC program has improved over the past 20 years, which is laudable. However, I posit that this superiority is not so much a reflection of the LIHTC program's doing great things as it is a reflection of the continued challenges facing the voucher program, its administration at the local level, and the recipients themselves.

### **State-level variation in geographic patterns of LIHTC developments**

McClure's examination of the national data paints a high-level picture of how LIHTC projects are allocated across different types of census tracts. This is useful to understand how the program has evolved. But examining these data at the state level offers much greater insight into how the program is working at the level at which it is actually administered. This is important for several reasons.

First, looking at these geographic patterns allows us to see how different states have chosen to implement the program. Aggregating the data nationally has a dramatic smoothing effect. McClure reports that as of 2002, 38 percent of all LIHTC units across the nation were in the suburbs. But at the state level, we see variation from 69 percent in Florida to a mere 0.28 percent in Montana.<sup>2</sup> Because Montana is generally rural and much of Florida is metropolitan, it is also useful to consider that Massachusetts, another largely metropolitan state, scores a mere 19 percent on this measure, so there is wide variation even among generally metropolitan states in the share of LIHTC units they place in low-poverty and suburban census tracts. Understanding this variation permits a more accurate picture of how the program has performed nationally, because project approval decisions—and thus siting decisions—are made at the state level, not the national level. Table A.1 provides state-level data on several similar measures.

Second, and more forward-looking, examining state-level variation enables us to identify states that are performing well along key metrics. This then offers states the opportunity to learn from each other.

It is useful to use maps to examine these geographic data and patterns. To the extent that we have mental pictures of how different states vary with regard to urbanization patterns and housing markets, maps help us quickly place these geographic data in context.

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<sup>2</sup> Washington, DC, and Alaska have no suburban census tracts in which to place LIHTC units.

It is also useful to understand how different states perform in placing LIHTC units in suburban and low-poverty census tracts relative to how the housing market generally places very low income renter households into such tracts. As McClure notes and Climaco et al. (2004) explain in detail, the vast majority of LIHTC units are occupied by households at this income level (less than 50 percent of area median income).

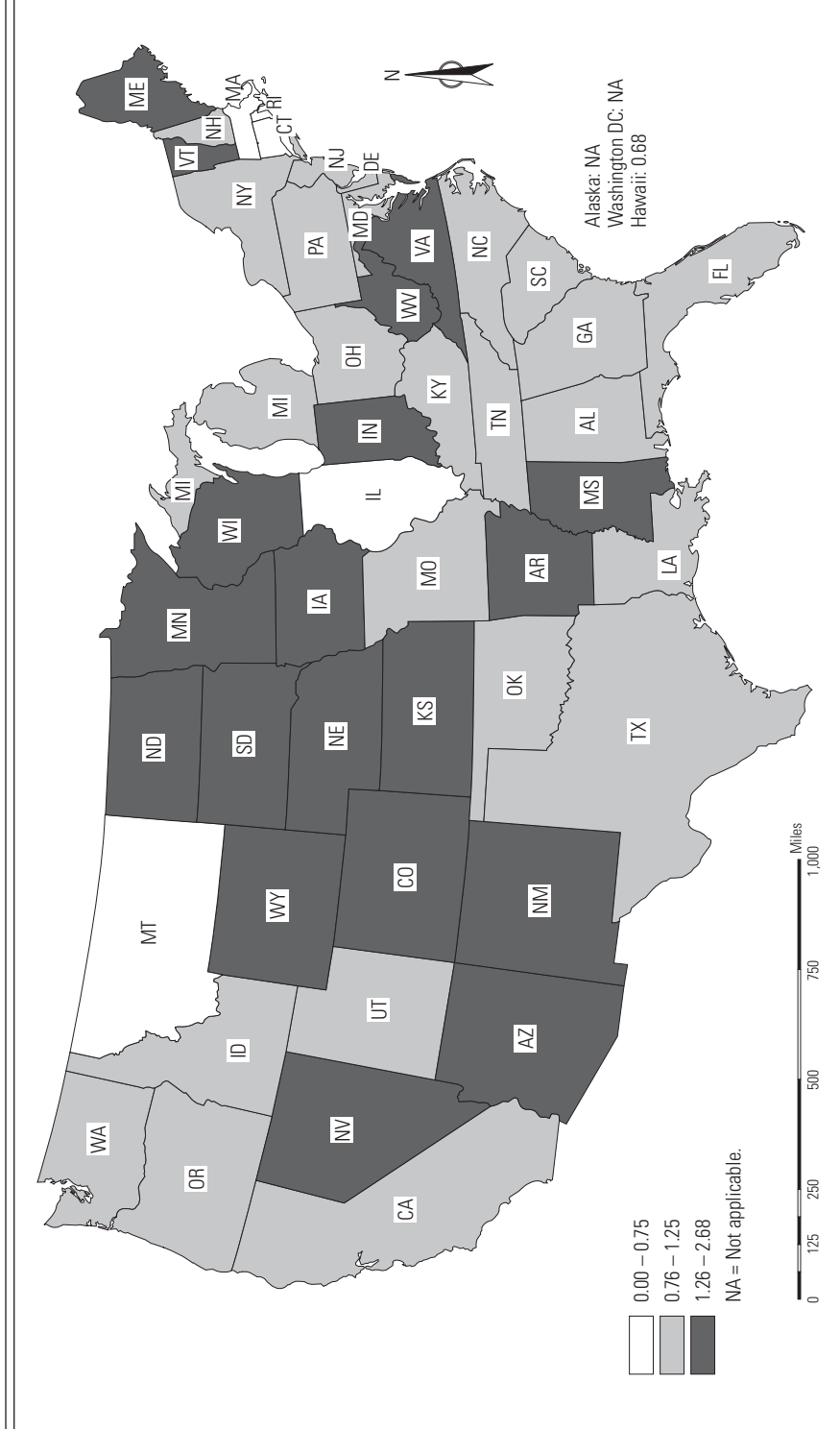
To examine these patterns, I present maps showing quotients that indicate the ratio between the percentage of LIHTC units in suburban or low-poverty tracts in a state and the percentage of very low income renter households in such tracts. I refer to these as suburban LIHTC quotients and low-poverty LIHTC quotients, respectively. Suburban LIHTC quotients that are greater than 1 indicate that LIHTC units in the state are more likely to be in suburban tracts, and quotients that are less than 1 indicate that LIHTC units are less likely to be in suburban tracts than the broader population of very low income renter households. The same interpretation holds for low-poverty quotients and low-poverty tracts. The specific quotients are listed in table A.1.

These quotients indicate how states have performed relative to the overall housing market, not their absolute performance. Thus, for instance, Florida appears to demonstrate par performance, with a suburban LIHTC quotient of 1.21, while Wyoming demonstrates superior performance with a quotient of 2.68. But this is relative to their underlying housing markets. In fact, Florida places 69 percent of its LIHTC units in suburban tracts, while Wyoming places only 13 percent. But compared with the housing markets in these states, where 57 percent and 5 percent of very low income renter households in Florida and Wyoming, respectively, are in suburban census tracts, Wyoming does demonstrate that something special seems to be occurring that results in a higher share of LIHTC units than very low income households being found in suburban tracts. When the maps show particular states or groups of states to have interesting quotients, it is useful to refer to table A.1 to examine the raw numbers for proper context.

### *State-level patterns in suburban census tracts*

In figure 1, suburban quotients are broken into three groups, with 0.75 and 1.25 used as break points. The darkest shade indicates states where LIHTC units are over 25 percent *less* likely to be in suburban tracts than very low income renter households versus the lightest shade, which indicates states where LIHTC units are over 25 percent *more* likely to be there. The middle group consists of states where LIHTC units and renter households are roughly equally likely to be in suburban tracts (the rates are within 25 percent of each other).

Figure 1. Suburban LIHTC Quotients by State, Units Placed in Service from 1987 to 2002



Several interesting patterns emerge. On the one hand, states with high suburban quotients seem to be disproportionately in the Midwest and Great Plains—states that generally have a rural identity. Indeed, these high scores need to be seen in the context of the extremely low share of very low income renter households, and of all households, that reside in suburban tracts in these generally rural states with a few, relatively small urban centers. But that said, LIHTC units are more likely than very low income renter households to be in suburban tracts in these states.

On the other hand, Colorado and Virginia both have more than a third of very low income renter households in suburban tracts, but generate suburban LIHTC quotients of 1.30 and 1.46, respectively. These states would seem to merit further investigation.

States with low suburban quotients are also interesting. Montana stands out as the sole predominantly rural state with a very low quotient. Only about 5 percent of Montana's very low income renter households live in suburban tracts, but the LIHTC units easily fit under this bar with only 0.28 percent in suburban tracts. Illinois and some of the New England states (Connecticut, Massachusetts, and Rhode Island) are largely metropolitan, with the former having 27 percent of its very low income renter households in suburban tracts and the New England states each having at least 40 percent. But their LIHTC units are distributed differently.

The modal category on this map is the central one. Nearly half, or 24 states, have their LIHTC units in suburban tracts at roughly the same rate as their larger population of very low income renter households.

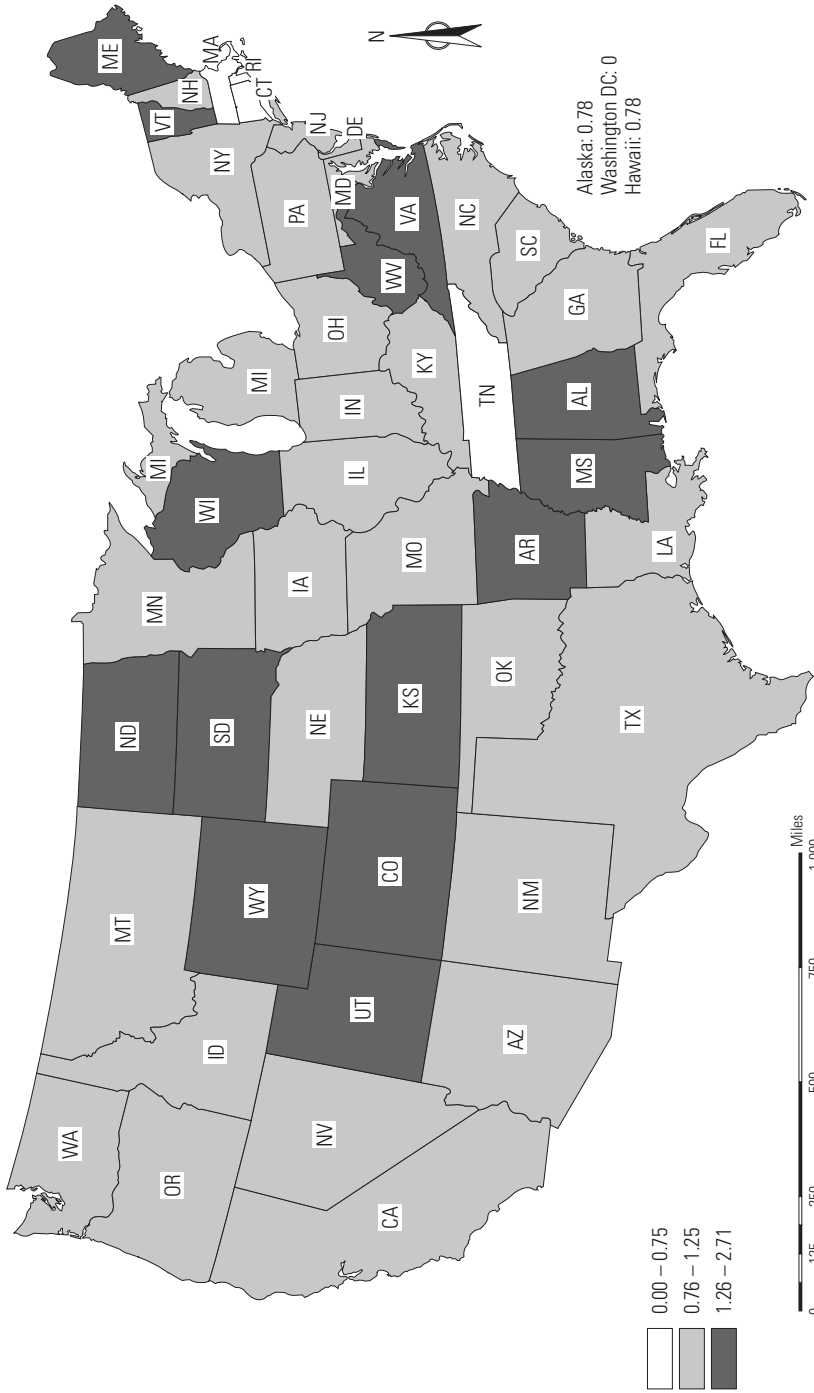
### *State-level patterns in low-poverty census tracts*

Figure 2 demonstrates the variation in how states have performed in placing LIHTC units in low-poverty census tracts relative to very low income renter households overall. These quotient categories are the same as in figure 1, but the patterns emerging from the map are different.

Generally speaking, poverty tends to be concentrated in central cities and rural areas, so intuitively we might expect low-poverty tracts and suburban tracts to largely coincide. Indeed, most states find themselves in the same category in figure 2 as in figure 1. But several of the extremes have changed.

Fewer of the Midwestern and Great Plains states have a high low-poverty LIHTC quotient, but this still seems to be where most of the states in this category are concentrated. Colorado and Virginia are again interesting, with more than a third of their very low income households in low-poverty census tracts but with an even higher share of their LIHTC units in these areas. They are joined by Kansas, Utah, Vermont, Wisconsin, and Wyoming, among others.

**Figure 2.** Low-Poverty LIHTC Quotients by State, Units Placed in Service from 1987 to 2002



With the exception of Utah, this group also had high suburban LIHTC quotients. But they are of special interest here because over a third of their very low income households reside in low-poverty census tracts while this is not the case for their suburban census tracts, as indicated in table A.1.

Tennessee and the same three New England states emerge with low low-poverty LIHTC quotients. Tennessee has a relatively low share of its very low income renter households in low-poverty census tracts at 19 percent (the average state score is 29 percent), so the fact that its LIHTC units are substantially less likely to be in low-poverty tracts, with a rate of 13 percent, is interesting. Connecticut, Massachusetts, and Rhode Island each have lower shares of their very low income renter households in low-poverty tracts than they did in suburban tracts, at 42, 39, and 30 percent, respectively, but their shares of LIHTC units in low-poverty census tracts are lower still at 20, 17, and 22 percent, respectively. The fact that these states are less likely to have LIHTC units than very low income households in both suburban and low-poverty census tracts is noteworthy.

Some 32 states are in the middle category. Their LIHTC units are in low-poverty tracts at roughly the same rate as their larger population of very low income renter households.

If one is interested in identifying and learning more about states that seem to be using the LIHTC program to support affordable housing in suburban or low-poverty tracts, table A.1 and figures 1 and 2 provide useful leads. Although the LIHTC program is moving to the suburbs and to low-poverty tracts nationally, there are several states that clearly seem to be leading the movement. That said, it is important to note that further investigation is necessary to be confident that the administration of the state programs was intended to produce these results.

### *Placement of new construction projects*

I first focused on suburban and low-poverty census tracts to best connect with McClure's article. But there is a great diversity in LIHTC outcomes with regard to locations and types of projects developed across states. Digging much deeper into this diversity is an important avenue for future research.

One additional piece to examine here is the use of the LIHTC program to develop new affordable housing, as opposed to rehabilitating existing units. Both are clearly important, but if the focus is on increasing the supply of affordable housing in areas where it is generally constrained and where very low income households have historically encountered difficulties—such as suburban and low-poverty areas—new construction is particularly interesting.

Figures 3 and 4 demonstrate how states have performed in placing LIHTC new construction in suburban and low-poverty census tracts, respectively.<sup>3</sup> These data are presented in the form of the ratio between the share of LIHTC new construction units in suburban or low-poverty tracts and the share of all LIHTC units in those tracts—or suburban LIHTC new construction quotients and low-poverty LIHTC new construction quotients, respectively.

Figure 3 shows much more distinct geographic associations than previous maps. One of these comprises the Midwestern and southern states touching the Mississippi River, plus Oklahoma, all of which seem to concentrate their LIHTC new construction units in suburban tracts, relative to all LIHTC units.

The northeastern states beginning with New Jersey also seem to concentrate their LIHTC new construction units in suburban tracts, relative to all LIHTC units. North Dakota seems to be all by itself in its region, although we should note that its suburban LIHTC new construction quotient is just over 1.25, so it is just barely included in the high category. As noted, Wyoming cannot be interpreted.

Montana is the only state in the low category and in fact has a suburban new construction quotient of zero. Table A.1 and figure 1 indicate that Montana had a very low share of LIHTC units in suburban tracts, so the fact that it has no LIHTC new construction units in suburban tracts is not particularly noteworthy.

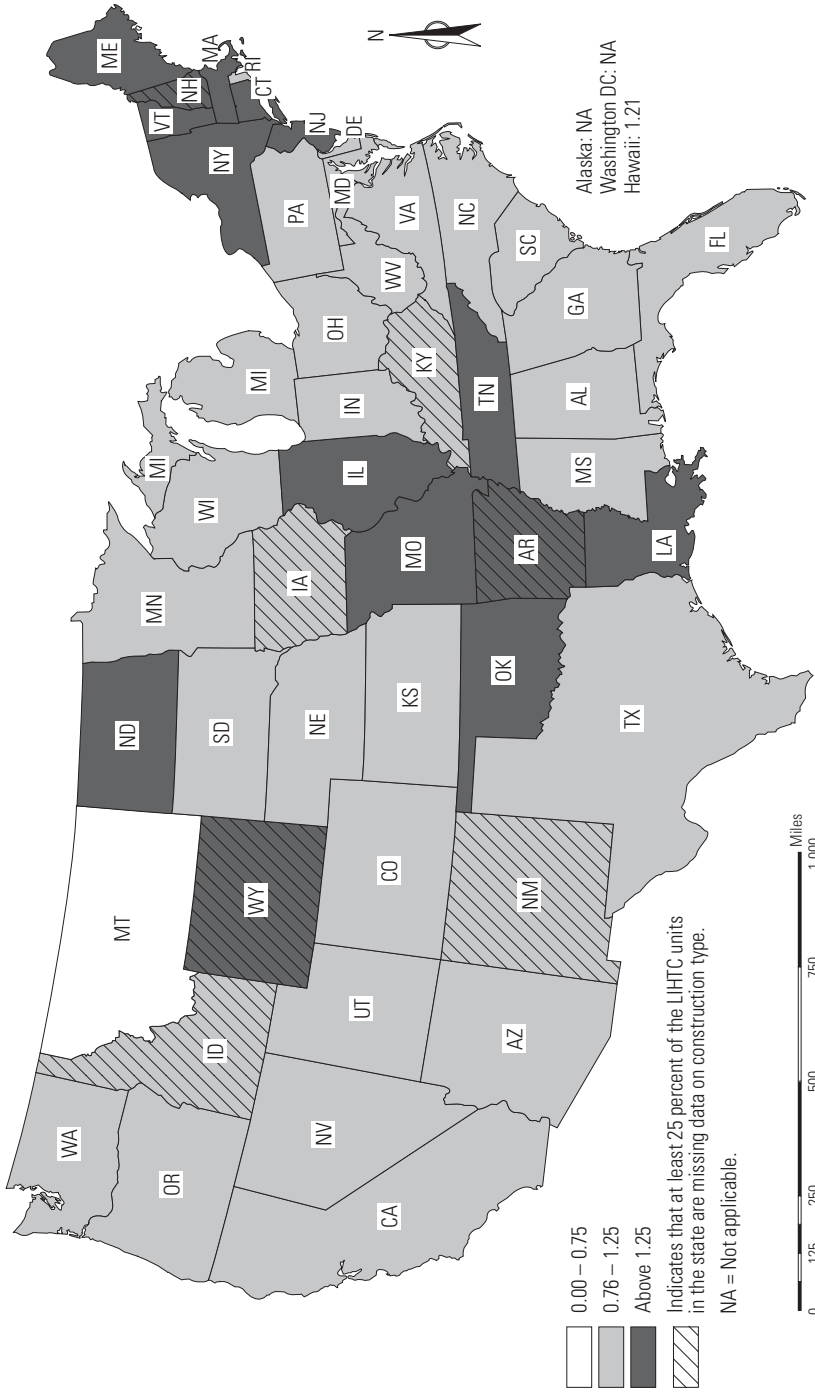
Last, we see that the great majority of states are in the middle category, indicating that their LIHTC new construction units are distributed to suburban tracts in roughly the same proportion as all of their LIHTC units. LIHTC new construction units are apparently not treated differently in these states.

Figure 4 is the first map that seems to tell a consistently positive story about the LIHTC program across states. No states are in the low category with regard to placing LIHTC new construction units in low-poverty tracts, and in fact most are in the high category. By and large, the program seems to be placing LIHTC new construction units in low-poverty tracts in at least roughly the same proportion as all LIHTC units, and most states are placing a disproportionate share of their LIHTC new construction units in low-poverty tracts.

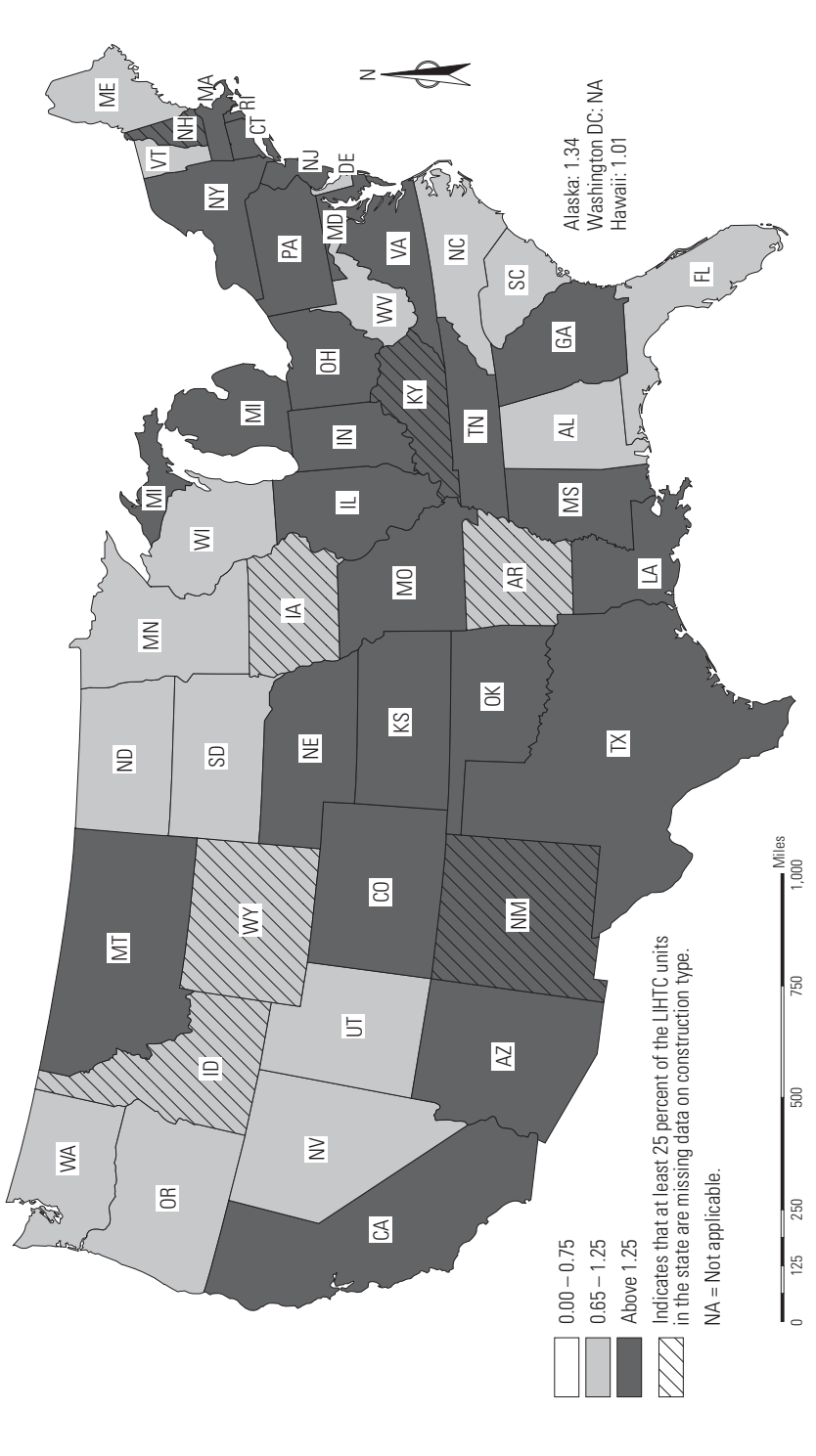
It is interesting that the only three states with low-poverty LIHTC new construction quotients higher than two on this measure are Connecticut, Massachusetts, and Rhode Island—the same states that ranked poorly with

<sup>3</sup> One note of caution here is that the available data on LIHTC type (new construction, rehabilitation, or mixed construction) is less complete than some of the other data. Diagonal lines on figures 3 and 4 indicate the states for which these data are missing for at least 25 percent of the units. Far and away the biggest problem is Wyoming, where data are missing for 78 percent of the units. For the other flagged states, data are missing for between 25 and 50 percent of the units.

**Figure 3.** Suburban LIHTC New Construction Quotients by State, Units Placed in Service from 1987 to 2002



**Figure 4.** Low-Poverty LIHTC New Construction Quotients by State, Units Placed in Service from 1987 to 2002



regard to placement of LIHTC units in suburban and low-poverty census tracts.

Again, interest in the placement of LIHTC new construction units in these tracts stems from the fact that it is this component of the program that is definitely adding to the supply of affordable housing for very low income households. Increasing this supply, particularly in suburban and low-poverty areas, is important in addressing a range of policy goals including the deconcentration of poverty, the residential integration of racial minorities, and the development of mixed-income neighborhoods.

Of course, understanding the reasons behind the patterns in figures 1 through 4 is essential too. But to the extent that these patterns cannot be explained away by other variations at the state level (urbanization patterns, housing markets, and so on), it becomes more likely that different patterns in LIHTC locations result from different strategies in implementing the program.<sup>4</sup> This presents an ideal opportunity for states to learn from their peers.

### **The need for qualitative research to build on quantitative patterns**

Clearly there is a need for qualitative research to understand why some states seem to perform better than others with regard to some of the measures identified by this high-level quantitative analysis. One approach would be to examine the Qualified Allocation Plans (QAPs) that states use to explain the basis on which they distribute their LIHTC allocations. Gustafson and Walker (2002) performed one such analysis. QAPs explain the system of preferences and set-asides states incorporate into their LIHTC competitions to target credits at certain types of places (such as suburban areas) or certain types of people (such as elderly households). In their analysis of QAPs from 1990 and 2000, Gustafson and Walker (2002) found that while the patterns of preferences and set-asides were not related to measures of state-level housing needs, there was a close relationship between QAP preferences and set-asides and the characteristics of the LIHTC units developed. This supports the hypothesis that the way states administer their programs strongly determines the distribution patterns of LIHTC units.

QAPs allow us to examine how particular states that seem to concentrate LIHTC resources on developing new affordable housing in suburban or low-poverty census tracts pursue those objectives. Gustafson and Walker's (2002)

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<sup>4</sup> Rengert and Huh (2004) examined variations in the propensity of states to have LIHTC units in relatively affluent census tracts, in relatively distressed census tracts, and in projects by nonprofit sponsors. Differences across states were substantial and continued after controlling for various population, housing, urbanization, and geographic characteristics.

research should be repeated periodically, with additional lines of inquiry into variations in QAPs and the relationships between QAPs and actual LIHTC investment patterns as appropriate.

Additional qualitative inquiries might include the following:

1. Interviewing people involved in reviewing and rating LIHTC applications to better understand how the criteria explained in QAPs, as well as other criteria, are applied
2. Interviewing developers to better understand what their experience in applying for LIHTC awards has been, how they receive and respond to guidance on creating a successful application, and how they deal with real and potential community opposition to their developments, in addition to any ideas they might have on how the program could be improved
3. Conducting individual case studies of LIHTC projects in different types of areas, examining components such as architectural and development design, physical integration of the development into the surrounding community, and tenant characteristics, as well as how each of these components may vary for projects in different types of areas
4. Conducting individual case studies of agencies administering the LIHTC program in states that are performing well with regard to funding developments in suburban and low-poverty census tracts

As replicable practices that seem to be contributing to this performance are identified, they could be assembled into a clearinghouse of strategies and LIHTC-based initiatives from which other states could learn.

### **The importance of the missing pieces**

Of course, our understanding of how LIHTCs are awarded to developers and how they impact different types of communities is limited by at least two missing pieces of the data puzzle. Neither of them is likely to be filled soon, but recognizing what we do not know is a very useful context for interpreting the patterns emerging from the data we do have.

First, researchers and policy analysts often lament the fact that lacking data on tenants, we cannot examine racial and ethnic patterns. But there are other issues as well. For instance, we cannot tell whether a large component of suburban LIHTC developments might be composed of projects for elderly households.<sup>5</sup> This might help explain why these developments can be placed in

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<sup>5</sup> This explanation for suburban LIHTC developments was suggested to me by Lance Freeman.

suburban jurisdictions without the NIMBY response generated by other attempts to create affordable housing there. We can only examine the location of units, not who is in them.

Second, we can only examine the characteristics of LIHTC projects that are built—the result of applications that are approved and awarded. If we could also examine the applications that were rejected, this would enhance our understanding of how state awarding agencies make decisions. For instance, are LIHTC developments moving to suburban jurisdictions because developers active there have only recently begun applying for tax credits? Or have they applied all along, but had their applications rejected in the early years of the program? In other words, is this evolution the result of different award decisions by states, decisions by a different set of developers to participate in the program, or changes in the types of applications submitted for LIHTC awards? This is just one example from a long list of interesting questions that might be answered if data on LIHTC applications rather than just completed projects were available.<sup>6</sup>

## Conclusion

McClure provides a useful and interesting analysis as we look back on the 20-year history of the LIHTC program. He finds that it has indeed evolved, becoming more financially efficient and improving its performance in developing affordable housing in suburban and low-poverty census tracts. His findings give us hope for the program's future performance.

I have tried to take a step toward being able to guide that future performance by examining variations in how individual states perform in placing LIHTC units in suburban and low-poverty census tracts. Examining patterns at the level where the program is administered helps identify implementation strategies that lead to different patterns. As these successful strategies are identified, we, or more specifically state housing finance agencies that wish to emulate patterns in other states, can replicate them.

Much more quantitative and qualitative research will need to be done before these strategies can be reliably described and collected into a clearinghouse available to all LIHTC administrators. But this would be a useful effort so we can help the program continue to evolve in order to better serve the housing needs of very low income families in all types of neighborhoods.

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<sup>6</sup> This is not an issue confronting just the LIHTC program, but rather is characteristic of virtually all competitively awarded funding programs (Community Development Block Grants, HOME grants, etc.). It would be extremely interesting to understand the geographic and sociodemographic patterns of rejections for these programs as a complement to our understanding of the patterns and impacts of funded projects (Galster et al. 2004).

Appendix A

Table A.1. Selected Characteristics of LIHTC Unit Locations by State, Units Placed in Service from 1987 to 2002

Name	Total LIHTC Units	Share of LIHTC Units in Low-Poverty		Share of Very Low Income Households in Low-Poverty		Share of LIHTC New Construction Units in Low-Poverty		Share of LIHTC Units in Suburban		Share of Very Low Income Households in Suburban		Share of LIHTC New Construction Units in Suburban	
		Tracts	Quotients	Tracts	Quotients	Tracts	Quotients	Tracts	Quotients	Tracts	Quotients	Tracts	Quotients
Alabama	10,311	20.42	1.44	14.19	1.44	19.91	0.98	32.55	1.12	29.11	1.12	36.64	1.13
Alaska <sup>a</sup>	1,568	44.01	0.78	56.33	0.78	58.77	1.34	NA	NA	NA	NA	NA	NA
Arizona	13,510	15.77	0.76	20.68	0.76	19.97	1.27	37.56	1.57	23.93	1.57	43.13	1.15
Arkansas	9,698	17.54	1.44	12.22	1.44	19.90	1.13	20.57	1.37	15.00	1.37	32.14	1.56
California	98,090	25.26	1.15	21.98	1.15	39.07	1.55	44.71	1.01	44.34	1.01	51.38	1.15
Colorado	12,268	45.68	1.29	35.40	1.29	57.50	1.26	42.95	1.30	33.07	1.30	46.98	1.09
Connecticut	7,475	20.21	0.48	41.78	0.48	53.50	2.65	25.77	0.60	42.66	0.60	56.25	2.18
Delaware	3,094	28.99	0.78	37.29	0.78	23.81	0.82	47.77	0.99	48.32	0.99	38.67	0.81
District of Columbia <sup>a</sup>	6,718	0.00	0.00	12.46	0.00	0.00	NA	NA	NA	NA	NA	NA	NA
Florida	79,129	26.61	1.09	24.51	1.09	30.22	1.14	69.19	1.21	57.28	1.21	71.88	1.04
Georgia	27,044	22.74	1.07	21.30	1.07	30.53	1.34	43.65	1.09	40.09	1.09	48.61	1.11
Hawaii	2,236	23.26	0.78	29.73	0.78	23.53	1.01	19.59	0.68	28.64	0.68	23.68	1.21
Idaho	3,817	24.18	1.07	22.66	1.07	23.30	0.96	10.82	0.96	11.28	0.96	11.63	1.08
Illinois	29,353	27.29	0.82	33.47	0.82	45.85	1.68	20.23	0.75	26.80	0.75	32.10	1.59
Indiana	15,632	47.05	1.20	39.27	1.20	60.41	1.28	34.15	1.27	26.96	1.27	42.21	1.24
Iowa	12,604	57.24	1.23	46.69	1.23	67.19	1.17	20.45	1.72	11.88	1.72	22.22	1.09
Kansas	14,418	59.26	1.62	36.68	1.62	78.33	1.32	24.87	1.63	13.56	1.63	22.12	0.89
Kentucky	8,444	19.23	0.94	20.38	0.94	27.81	1.45	27.71	1.08	25.72	1.08	34.46	1.24
Louisiana	21,336	10.03	1.06	9.47	1.06	16.36	1.63	33.78	1.07	31.47	1.07	44.01	1.30
Maine	3,088	40.90	1.41	28.96	1.41	36.85	0.90	30.73	1.73	17.81	1.73	46.10	1.50
Maryland	18,292	22.911	0.99	40.12	0.99	59.65	1.50	65.89	1.13	58.31	1.13	68.49	1.04
Massachusetts	22,911	17.24	0.44	38.95	0.44	36.10	2.09	19.44	0.45	43.22	0.45	40.92	2.11
Michigan	39,547	38.60	1.11	34.73	1.11	49.54	1.28	48.38	1.14	42.30	1.14	56.83	1.17
Minnesota	10,846	57.76	1.20	47.95	1.20	69.78	1.21	51.08	1.45	35.16	1.45	50.25	0.98
Mississippi	9,671	12.68	1.57	8.09	1.57	18.71	1.48	20.03	1.47	13.66	1.47	25.01	1.25
Missouri	29,512	25.77	0.95	27.08	0.95	33.94	1.32	26.37	0.87	30.43	0.87	33.48	1.27
Montana	2,860	17.17	1.10	15.62	1.10	24.25	1.41	0.28	0.06	5.01	0.06	0.00	0.00

**Table A.1.** Selected Characteristics of LIHTC Unit Locations by State, Units Placed in Service from 1987 to 2002 *Continued*

Name	Total LIHTC Units	Share of LIHTC Units in Low-Poverty Tracts		Share of Very Low Income Households in Low-Poverty Tracts		Low-Poverty LIHTC New Construction Quotients		Share of LIHTC Units in Suburban Tracts		Share of Very Low Income Households in Suburban Tracts		Suburban LIHTC Quotients		Share of LIHTC New Construction Units in Suburban Tracts		Suburban LIHTC New Construction Quotients	
		LIHTC Units in Low-Poverty Tracts	LIHTC Units in Low-Poverty Tracts	Very Low Income Households in Low-Poverty Tracts	Very Low Income Households in Low-Poverty Tracts	LIHTC New Construction Quotients	LIHTC New Construction Quotients	LIHTC Units in Suburban Tracts	LIHTC Units in Suburban Tracts	Very Low Income Households in Suburban Tracts	Very Low Income Households in Suburban Tracts	Suburban LIHTC Quotients	Suburban LIHTC Quotients	LIHTC New Construction Units in Suburban Tracts	LIHTC New Construction Units in Suburban Tracts	Suburban LIHTC New Construction Quotients	Suburban LIHTC New Construction Quotients
Nebraska	7,041	36.97	47.36	39.22	47.36	1.28	1.28	17.26	17.26	8.49	8.49	2.03	2.03	21.09	21.09	1.22	1.22
Nevada	6,320	26.14	21.04	24.73	21.04	0.80	0.80	61.76	61.76	48.19	48.19	1.28	1.28	63.29	63.29	1.02	1.02
New Hampshire	3,337	49.72	67.43	58.08	67.43	1.36	1.36	28.14	28.14	26.23	26.23	1.07	1.07	46.49	46.49	1.65	1.65
New Jersey	10,459	42.20	66.73	40.25	66.73	1.58	1.58	67.69	67.69	75.39	75.39	0.90	0.90	86.34	86.34	1.28	1.28
New Mexico	7,770	14.27	19.31	12.39	19.31	1.35	1.35	22.72	22.72	16.18	16.18	1.40	1.40	20.54	20.54	0.90	0.90
New York	32,753	23.79	43.85	20.20	43.85	1.84	1.84	24.42	24.42	21.28	21.28	1.15	1.15	42.63	42.63	1.75	1.75
North Carolina	26,253	25.88	31.37	25.83	31.37	1.21	1.21	22.96	22.96	26.44	26.44	0.87	0.87	26.08	26.08	1.14	1.14
North Dakota	2,618	47.44	52.10	32.21	52.10	1.10	1.10	12.83	12.83	9.63	9.63	1.33	1.33	16.06	16.06	1.25	1.25
Ohio	47,183	29.64	45.44	32.86	45.44	1.53	1.53	30.66	30.66	33.69	33.69	0.91	0.91	38.23	38.23	1.25	1.25
Oklahoma	13,778	18.41	23.68	16.68	23.68	1.29	1.29	21.51	21.51	17.87	17.87	1.20	1.20	32.47	32.47	1.51	1.51
Oregon	19,027	29.94	33.37	27.10	33.37	1.11	1.11	39.06	39.06	33.11	33.11	1.18	1.18	44.44	44.44	1.14	1.14
Pennsylvania	25,155	27.87	40.58	31.73	40.58	1.46	1.46	40.54	40.54	44.57	44.57	0.91	0.91	50.25	50.25	1.24	1.24
Rhode Island	4,528	22.26	46.04	30.01	46.04	2.07	2.07	29.57	29.57	41.32	41.32	0.72	0.72	34.76	34.76	1.18	1.18
South Carolina	12,942	16.84	20.48	19.54	20.48	1.22	1.22	43.46	43.46	43.59	43.59	1.00	1.00	46.30	46.30	1.07	1.07
South Dakota	4,031	42.50	46.22	26.90	46.22	1.09	1.09	7.67	7.67	5.00	5.00	1.53	1.53	6.71	6.71	0.88	0.88
Tennessee	19,686	13.39	20.19	18.67	20.19	1.51	1.51	18.78	18.78	20.20	20.20	0.93	0.93	27.48	27.48	1.46	1.46
Texas	86,199	17.04	23.16	19.31	23.16	1.36	1.36	28.17	28.17	22.85	22.85	1.23	1.23	33.66	33.66	1.20	1.20
Utah	6,648	50.96	58.80	35.22	58.80	1.15	1.15	43.34	43.34	34.98	34.98	1.24	1.24	44.91	44.91	1.04	1.04
Vermont	2,836	55.18	63.20	42.37	63.20	1.15	1.15	22.43	22.43	15.53	15.53	1.44	1.44	43.60	43.60	1.94	1.94
Virginia	46,580	53.44	68.38	37.70	68.38	1.28	1.28	52.10	52.10	35.66	35.66	1.46	1.46	64.07	64.07	1.23	1.23
Washington	30,400	28.17	33.17	32.92	33.17	1.18	1.18	42.73	42.73	40.29	40.29	1.06	1.06	41.65	41.65	0.97	0.97
West Virginia	3,729	21.91	26.78	8.08	26.78	1.22	1.22	50.12	50.12	25.45	25.45	1.97	1.97	52.23	52.23	1.04	1.04
Wisconsin	20,053	65.96	75.09	49.25	75.09	1.14	1.14	35.97	35.97	22.24	22.24	1.62	1.62	40.67	40.67	1.13	1.13
Wyoming	1,116	67.56	61.83	34.05	61.83	0.92	0.92	13.35	13.35	4.98	4.98	2.68	2.68	61.83	61.83	4.63	4.63

Source: Data from U.S. Department of Housing and Urban Development 2005a and 2005b and U.S. Bureau of the Census 2005. a Alaska and Washington, DC, do not have any suburban census tracts. NA = Not applicable.

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