

How Affordable Homes Strengthen People and Communities

2026 Housing Impact Report

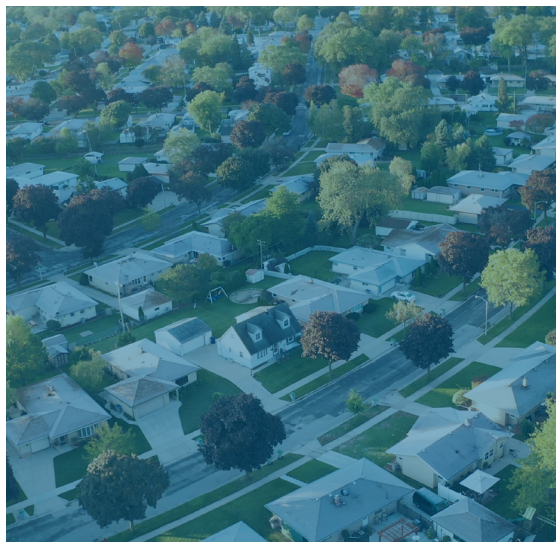
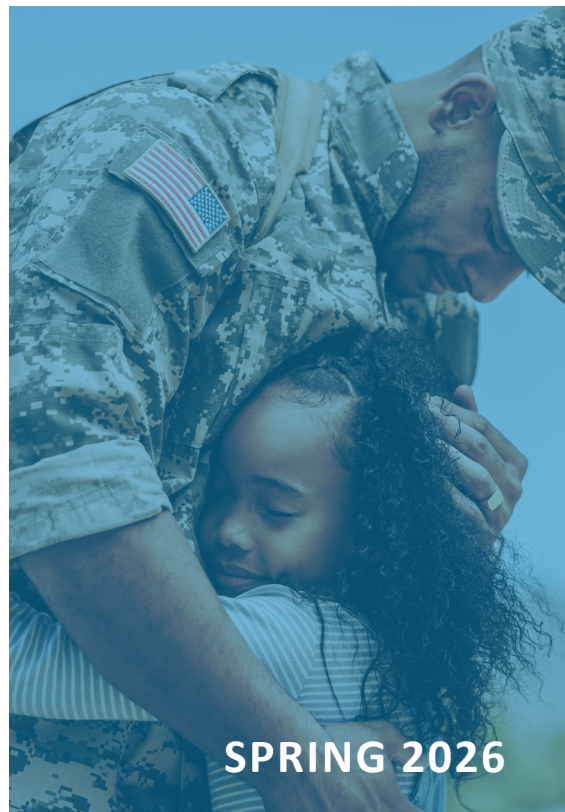


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About PAHRC

The Public and Affordable Housing Research Corporation (PAHRC), a nonprofit, is a member of the HAI Group family of companies. PAHRC spotlights the impact, outcomes, and value that affordable housing brings to families and communities. We deliver data and tools that help researchers, practitioners, and advocates build evidence-based cases for why affordable housing matters. For more information about PAHRC, please visit www.pahrc.org.

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Executive Summary

Access to stable, affordable housing is a powerful driver of well-being for individuals, families, and communities nationwide. Affordable rental programs help the nation's lowest-income households by reducing their housing costs through vouchers, grants, tax incentives, low-interest financing, or operating subsidies that make it possible to build and maintain affordable homes.

This report presents a data-driven assessment on the impact of affordable rental housing on people and neighborhoods, highlights key trends among the households and communities served by these programs, and showcases the strategies affordable housing providers are using to help residents thrive. Using descriptive statistics and regression-analysis from numerous data sources, we investigate the role affordable housing plays in the lives of millions across the country, as well quantify the relationship between affordable housing availability and severe housing problems, including cost burdens, overcrowding, and inadequate housing conditions. We find that:

- **Affordable housing programs provide vital support to help 6.62 million households avoid homelessness and build resilience against poverty.** This includes 2.66 million households with older adults, 2.18 million households that have a member with a disability, and 2.11 million households with children.
- **As the country ages, older adults and people with disabilities head a larger share of households receiving housing assistance.** The percentage of assisted households headed by older adults grew from 32% in 2017 to 40% in 2024, with nearly half of these households including an individual with a disability. The share of assisted households with disabilities increased to 33% in 2024, up from 31% in 2017.
- **Households in need of housing assistance experience long wait times.** Households waited an average of 17 months for assistance in 2024; in some states, including Massachusetts, Louisiana, Alaska, Delaware, Maryland, and New York, wait time exceed three years.
- **The median household receiving rental assistance remains assisted for only four years.** Retirees on fixed incomes and households with disabilities remain assisted the longest, with median length of stays of 7 and 5 years, respectively. Meanwhile, half of assisted households with children remain assisted for only 3 years.
- **A growing share of households receiving rental assistance earn extremely low-income.** In 2024, the average household receiving rental assistance earned \$17,859 annually, and 78% were extremely low-income, earning below 30% of their area's median income, up 5 percentage points from 73% in 2014.

- **The share of assisted households that can work has steadily decreased over the last decade,** with 41% of assisted households having a member likely able to work in 2024, down from 47% in 2015.
- **Most households that can work, are working.** As of 2024, 86% of non-disabled working-age assisted households were working at some point during the last week or year. Among these assisted households that were employed as of March 2024, 67% worked full-time.
- **Assisted households that are not working experience significant barriers to employment.** Sixty percent of assisted households with a working-age non-disabled member care for children, older adults, or people with disabilities.
- **Affordable housing programs serve a wide variety of communities and can be found in nearly every region across the country.** Affordable rental homes can be found in every metro area, every congressional district, and 96% of all counties. While 85% of affordable homes are in urban areas, a larger share of rental housing in rural areas is assisted. In rural areas, affordable housing comprises 16% of the rental stock, compared to 11% for urban areas.
- **More assisted rental homes in a city are associated with fewer severe housing problems, overcrowding, and housing inadequacy for extremely and very low-income renters.** Each 1-percentage point increase in the share of assisted rental homes corresponds to: a 0.93-percentage point decline in severe housing problems among extremely low-income renters and a 0.52-percentage point decline among very low-income renters. Overcrowding and inadequate housing among extremely and very low-income renters also decrease as access to affordable housing increases.



Impact of Affordable Homes on Households and Communities

Access to affordable homes reduces housing costs for the nation’s lowest-income renters, helping them avoid homelessness, eviction, and frequent forced moves. Having a stable place to live is closely linked to better health for people of all ages and improved educational outcomes for children. By providing stability, affordable homes give households with the foundation they need to devote more resources to their well-being, learning, and long-term economic growth. Affordable homes also support communities by boosting local spending, reducing costs for other public services, and supporting neighborhood revitalization. This section summarizes prior research that explores how affordable homes can stabilize families, improve health, support educational achievement, increase economic mobility, and strengthen communities.

Access to Affordable Homes Have Been Linked To:

Housing Stability

REDUCTIONS IN:

- Housing costs
- Evictions
- Homelessness
- Overcrowding

INCREASES IN:

- Spending on other essentials

Health and Wellness

REDUCTIONS IN:

- Emergency room visits
- Avoidable medical expenses

INCREASES IN:

- Health outcomes
- Access to preventative care
- Insurance enrollment
- Access to healthcare services

Educational Attainment

REDUCTIONS IN:

- Number of missed school days
- Behavioral problems

INCREASES IN:

- Access to educational and after school programs
- English and math test scores

Economic Growth

REDUCTIONS IN:

- Costs from emergency room visits, mental health encounters, incarceration, and shelter use

INCREASES IN:

- Local economic spending
- Community investment
- Jobs within the community
- Household earnings potential
- Access to job training, apprenticeships, and financial literacy programs

Improves Housing Stability

Renters spending a large share of their income on housing costs has hit an all-time high. As of 2024, over half of all renters were cost-burdened, paying more than 30% of their income on housing. This problem was more severe for low-income renters earning under \$30,000, with 83% spending more than 30% of their income on housing and 65% spending more than 50% of their income on housing (Joint Centers for Housing Studies, 2024).

Public and affordable housing programs play a critical role in improving housing stability by keeping rent within reach for families. When housing costs are lower, families can allocate more of their income toward other basic needs, such as food, healthcare, and education (PAHRC, 2017). Affordable housing programs also reduce the likelihood that people face eviction, homelessness, and overcrowded living situations (Gubits et al., 2016; Solari et al., 2025, Schapiro et al., 2021; Preston & Reina, 2020; PAHRC, 2015; Lundberg et al., 2021). These forms of housing instability have been linked to poorer health, lower school performance, and challenges finding and keeping employment (Kushel, Gupta, Gee, & Haas, 2006; Collinson et al., 2025; van Dijk et al., 2024). One study estimates that housing instability among mothers and children is linked to worse physical and mental health outcomes, costing the U.S. an estimated \$111 billion in avoidable medical and educational expenses between 2016 and 2026 (Children's Health Watch, 2017). By providing rent relief, affordable housing programs give families the stability they need to focus on their health, education, and long-term economic success.



Supports Health and Wellness

Affordable, safe, and stable housing is a key determinant of physical and mental health (Singh et al., 2019; Department of Health and Human Services, n.d.). When people have access to an affordable home, their health tends to improve. They make fewer emergency room visits, use more preventive care, and spend less on healthcare (Centers for Outcomes Research and Education, 2016; Hunter et al., 2017; Boudreaux et al., 2020; Meyers et al., 2005; Sandel et al., 2016; PAHRC, 2020; Pfeiffer, 2018; Fenelon et al., 2016; Morales & Robert, 2023). For example, Medicaid recipients used the emergency department 18% less and saw a 12% drop in healthcare costs after moving into an affordable home (Centers for Outcomes Research and Education, 2016). Rental assistance has also been shown to reduce stress and improve mental health for adults compared with those who do not receive help (DeVoss et al., 2022; Newman et al., 2022). Access to affordable housing can even help people escape unsafe situations. Research has linked the availability of Low-Income Housing Tax Credit homes to fewer homicides related to intimate partner violence, suggesting that access to affordable housing may help people leave unsafe living situations (Austin et al., 2022).

Affordable housing can also serve as a nexus to expand access to health care. People who receive rental assistance are less likely to be uninsured and have unmet medical needs (Simon et al., 2017; PAHRC, 2020). Additionally, half of public housing authorities (PHAs) have established partnerships to provide health initiatives to their residents (PAHRC & CLPHA, 2018), shown in the example below.

COMMUNITY SPOTLIGHT

Mobile Health Clinic in Bristol, CT

The Housing Authority of the City of Bristol partners with Hartford Healthcare to bring accessible health services directly to residents and staff through a new mobile clinic (NAHRO, 2025). This collaboration provides families and seniors access to convenient care, preventive services, vaccinations, referrals, and health education. Residents have specifically noted the convenience of having on-site healthcare without transportation or cost barriers.

In addition, the partnership provides residents with the opportunity to have more agency for their health, helping them maintain stability and improve their overall wellbeing.



Source: hartfordhealthcare.org

Fosters an Environment for Learning

Access to affordable housing also helps foster a better learning environment for children, supporting their educational advancement. Children in families that receive priority access to Housing Choice Vouchers (HCVs) attend fewer schools throughout their academic career, promoting stability, and experience fewer behavior problems (Gubits et al., 2016). Beyond avoiding disruptions caused by frequent moves and homelessness, children whose families receive rental assistance miss fewer days of school due to illness than their unassisted peers (Fenelon et al., 2021). After just one year of receiving an HCV or moving into public housing, children in New York City earned significantly higher scores in math and English (Schwartz et al., 2020; Han & Schwartz, 2025). Research also reveals that children in families that use vouchers to move to low-poverty areas before age 13 see significant gains in college attendance and earnings in adulthood (Chetty et al., 2016; Derby, 2019). Reductions in housing payments can also enable families to spend more on child enrichment, which is linked to improved cognitive development (Newman & Scott Holupka, 2014).

Many affordable housing providers partner with schools, nonprofits, and social service providers to provide educational programs to their residents (PAHRC & CLPHA, 2017). PHAs commonly report providing meal services, summer programs, adult education services, afterschool programs, learning support programs, career development, and case management to their residents, such as Huntsville Housing Authority's Youth Basketball and Education Initiative (NAHRO, 2025).

COMMUNITY SPOTLIGHT

Youth Basketball League and Education Initiative in Huntsville, AL

Huntsville Housing Authority (HHA) offers a youth basketball and education initiative that combines basketball, mentorship, and other resources to support young residents of HHA with their education and personal growth.

HHA partners with MAN UP! INC to provide guidance and encourage positive choices among program participants. Initiative participants have reported improvements in their grades, school attendance, and engagement in their academics and extracurriculars, with nearly half of all participants making the honor roll and 20% joining STEM-related extracurriculars.

“This program has really evolved into something that we believe, and I know, is going to be transformative not only in nature, but in their education journey, in their academics, in their ability to be productive citizens in this city and around the world,” says Dr. Frederick Whitlo, the Youth and Family Services Coordinator leading the program. “We know they are going to do great things. Our young men have gone from failing grades, to raising their GPA from a failing grade to above a C, and many of our kids are going from Ds and Cs to Bs or better.”

To learn more about the initiative, review their [introduction video](#) and [documentary video](#).

Supports Economic Mobility

Affordable housing can also be a catalyst for economic mobility. Children that grow up with housing assistance earn more in adulthood than their unassisted peers (Chetty et al., 2016; Derby, 2019; Pollakowski et al., 2022). However, many individuals and families that seek out housing assistance start a step behind their low-income peers and may need additional resources and time to overcome the challenges they face (PAHRC, 2019). Households receiving rental assistance have lower levels of educational attainment and self-reported health (PAHRC, 2016; PAHRC, 2020). Recognizing these challenges, many PHAs develop partnerships to help their residents improve their educational attainment, health, employment, and overall stability. These services help residents reduce the balance of their delinquent accounts and increase savings, further bolstering their financial standing (Treskon & Reynolds, 2024; Verma et al., 2012).



COMMUNITY SPOTLIGHT

Career and Resource Connection Initiative in Champaign, IL

Several PHAs offer programs to help their non-disabled working-age residents overcome barriers to gainful employment by providing connections to job training, apprenticeships, and financial literacy programs (CLPHA, 2025). For example, the Housing Authority of Champaign County's (HACC) Career and Resource Connection Initiative connects residents with local employers through hybrid job fairs that are designed to expand access to employment opportunities (NAHRO, 2025). Building on this effort, HACC also partners with East Illinois Worknet with their "Resume to Reality" workshop series which offers free training in career growth, resume and cover-letter development, interview skills, and workplace expectations. Through these programs, HACC works to provide residents with supportive services that help overcome employment barriers and encourage their career development.



Improves Neighborhood Prosperity

Building affordable housing can lead to positive spillover effects in the community. Contrary to popular belief, studies consistently find that building and preserving affordable homes largely has a neutral or positive impact on property values (Urban Institute, 2017; An et al., 2023; Ellen et al., 2007). While large-scale public housing developments may initially suppress property values in New York City, research shows that any negative impacts tend to dissipate within three years (Ellen et al., 2007). Additionally, there is no substantiated evidence supporting a connection between affordable housing and higher crime rates (Beal, 2024). In fact, some research suggests that affordable housing may reduce crime (Freedman & Owens, 2011). In communities with high crime and public housing, studies generally attribute crime to broader neighborhood factors, such as limited economic opportunities, rather than to the presence of affordable housing itself (Calabrese et al., 2021).

Revitalizing affordable housing can also lead to positive spillover effects. For instance, public housing renovations completed through HOPE VI have been linked to higher neighborhood property values, rents, and homebuying activity as well as reductions in vacancy rates and crime (Teixeira et al., 2024; Ni, 2023; Cloud & Roll, 2011). Similarly, programs supporting the renovation of single-family homes owned by low-income families and repurposing vacant lots have been associated with reductions in neighborhood crime (South, MacDonald, & Reina, 2024; Asa, et al., 2025).

Revitalizing affordable housing can also improve outcomes for low-income residents, which in turn strengthens neighborhood prosperity. Neighborhood revitalization stimulated by HOPE VI has also been found to increase positive social interactions and networks among residents (Smrekar & Bentley, 2011). As a result, children that move into revitalized public housing earned significantly higher incomes in adulthood, were more likely to attend college, and among boys, were less likely to be incarcerated compared to children that moved into traditional public housing (Chetty et al., 2026). Each year a family lives in revitalized public housing, the lifetime earnings of their children are projected to increase by \$24,900 per unit compared to a family in traditional public housing. Over time, these gains can exceed the upfront taxpayer cost of redevelopment, while also generating additional tax revenue and reducing reliance on public assistance.

Saves Costs for Other Public Programs

Expanding access to affordable housing may also reduce costs for other public programs, uplifting the entire community. Affordable homes paired with supportive services for homeless individuals and families are linked to significant public cost savings, including reductions in emergency room visits, mental health encounters, and incarceration (Urban Institute, 2022; Brennan, 2024). Additionally, children who grow up in public housing or homes assisted by HCVs are more likely to earn higher income in adulthood and are less likely to be incarcerated as adults (Pollakowski et al., 2022). A cost analysis of permanent supportive housing in rural Maine found major savings, including a 32% cut in service costs, a 57% drop in mental health spending, and reductions in shelter use, emergency room visits, incarceration, and ambulance trips, resulting in \$1,348 saved per person, totaling \$219,791 over six months for 163 tenants (O’Connell et al., 2017). In addition, investments in affordable housing help reduce public expenditure by decreasing evictions and unpaid bills, as greater financial stability leads to fewer missed payments and less reliance on costly emergency services (Econsult, 2018). Rental assistance programs have also been shown to generate healthcare savings that exceed their costs (Virginia Coalition to End Homelessness, 2010).

Boosts Economic Growth

Building affordable homes is also a major contributor to local economic growth by boosting local spending and creating jobs. For example, every \$1 spent by PHAs on construction and maintenance of public and affordable housing generates up to \$2.12 in economic activity (Econsult, 2010). One study found that across six large housing authorities, \$4.5 billion in capital spending supported 7,600 full-time jobs and created \$7.6 billion in economic impact (Econsult, 2018). Similarly, building or maintaining 100 affordable housing units is estimated to stimulate millions in local income, generate hundreds of thousands in tax revenue, and create more than 100 local jobs each year (National Association of Home Builders, 2010). This is demonstrated in Georgia, where each \$1 invested through the state’s Low-Income Housing Tax Credit program generates \$5.79 in economic activity and supports over 4,200 jobs annually (Georgia Affordable Housing Coalition, 2022).



Who Does Affordable Housing Serve

Affordable housing programs provide stability for millions of the nation's lowest-income people, including retirees living on fixed incomes, people with disabilities, and working families raising children. Properties assisted by these programs can be found in diverse communities across the country. This section highlights trends in the people living in affordable homes, the places where affordable properties are located, and the role that access to affordable housing can play in reducing severe housing problems. For information on how these metrics were analyzed, visit the methodology section of the report.

People

Affordable Housing Programs Provide Vital Support to 6.62 Million Households

Altogether, affordable housing programs helped 6.62 million households avoid homelessness, stay in their communities, and build resilience against poverty in 2024. Affordable homes support 2.66 million households with older adults, 2.18 million households that have a member with a disability, and 2.11 million households with children. Since funding for affordable housing programs is limited, the people who live in affordable homes often face many barriers to economic independence or challenging setbacks (PAHRC, 2018; PAHRC, 2020).

Affordable Rental Programs Support 6.62 Million Households



2.66 MILLION
Households with Older Adults



2.18 MILLION
Households with a Member
that has a Disability



2.11 MILLION
Households with Children

Older Adults and People with Disabilities Make Up a Growing Share of Assisted Households

As the population ages, affordable homes support a growing number of older adults and people with disabilities. Between 2017 and 2024, the number of assisted households headed by older adults has increased by 20%. The share of assisted households headed by older adults also increased from 32% in 2017 to 40% in 2024. A growing share of older adult households receiving rental assistance also includes a member with a disability. In 2024, 48% of households headed by an older adult also had a disability, up from 42% a decade ago. These trends are likely to continue as the population ages.

Following similar trends, affordable housing also provides relief for a growing number of individuals with disabilities who may be unable to work or require additional care. Between 2017 and 2024, the number of households with disabilities increased 2%. The percentage of assisted households with a disability has also risen slightly to 33% in 2024, from 31% in 2017. HUD designates individuals as having a disability if they have a disability listed in the Social Security Act or a physical, mental, or emotional impairment that is expected to be indefinite and impedes the person’s ability to live independently. However, the number of assisted households with a member who has a disability would likely be higher if a broader definition were used that considered whether a person had an activity, functional, or sensory limitation (Brucker, Helms, & Souza, 2017). Overall, 34% of adults aged 18-61 receiving rental assistance in 2024 are unable to work or are limited in the type or amount of work they can undertake due to a health problem, according to an analysis from the Current Population Survey.

On the flip side, the number of assisted households with children has declined. While affordable housing programs provide a stable place to live for about 2.11 million families with children, the percentage of assisted households with children dropped from 35% in 2017 to 32% in 2024.

The Share of Assisted Households Headed by an Older Adult or Member with a Disability Continues to Rise

Share of Assisted Households by Resident Demographics

| Demographic | 2017 | 2024 | 2017-2024 |
|----------------------------|------|------|-----------|
| Headed by Older Adult | 32% | 40% | |
| Has Children | 35% | 32% | |
| Has Member with Disability | 31% | 33% | |

Source: Analysis of HUD administrative data. See methodology section of Housing Impact Report for more details.



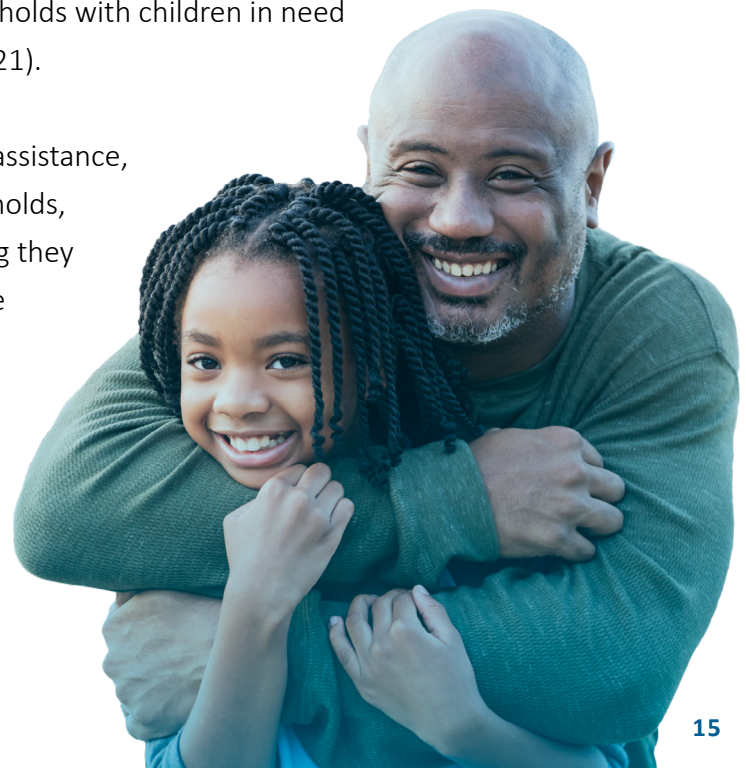
Most Assisted Households Earn Below 30% of the Area Median Income

Most residents of affordable housing have extremely low incomes, earning less than 30% of the typical income in their area. In 2024, the average household receiving rental assistance earned \$17,859 per year. Over the past decade, the share of households receiving rental assistance earning extremely low incomes has been rising, demonstrating that these programs are serving a growing share of households with the greatest needs. In 2024, 78% of households receiving rental assistance earned less than 30% of the area median income, up from 73% in 2014.

The Number of Families in Need Far Exceeds Available Support

However, the number of families in need far exceeds available support. As of 2023, only about one in four very low-income renter households (28%) received rental assistance (HUD, 2025). The share of households in need of assistance varied by household composition, with a larger share of households with older adults receiving assistance (38%) compared to households with children (24%). The share of households with children in need of assistance has increased since 2019, when 26% of households with children in need of rental support received assistance (Alvarez & Steffen, 2021).

That leaves 13.77 million very low-income renters without assistance, a 21% increase since 2003. Among these unassisted households, 8.46 million experienced severe housing problems, meaning they spent more than half their income on rent or lived in unsafe or overcrowded homes—a growth of 64% since 2003.

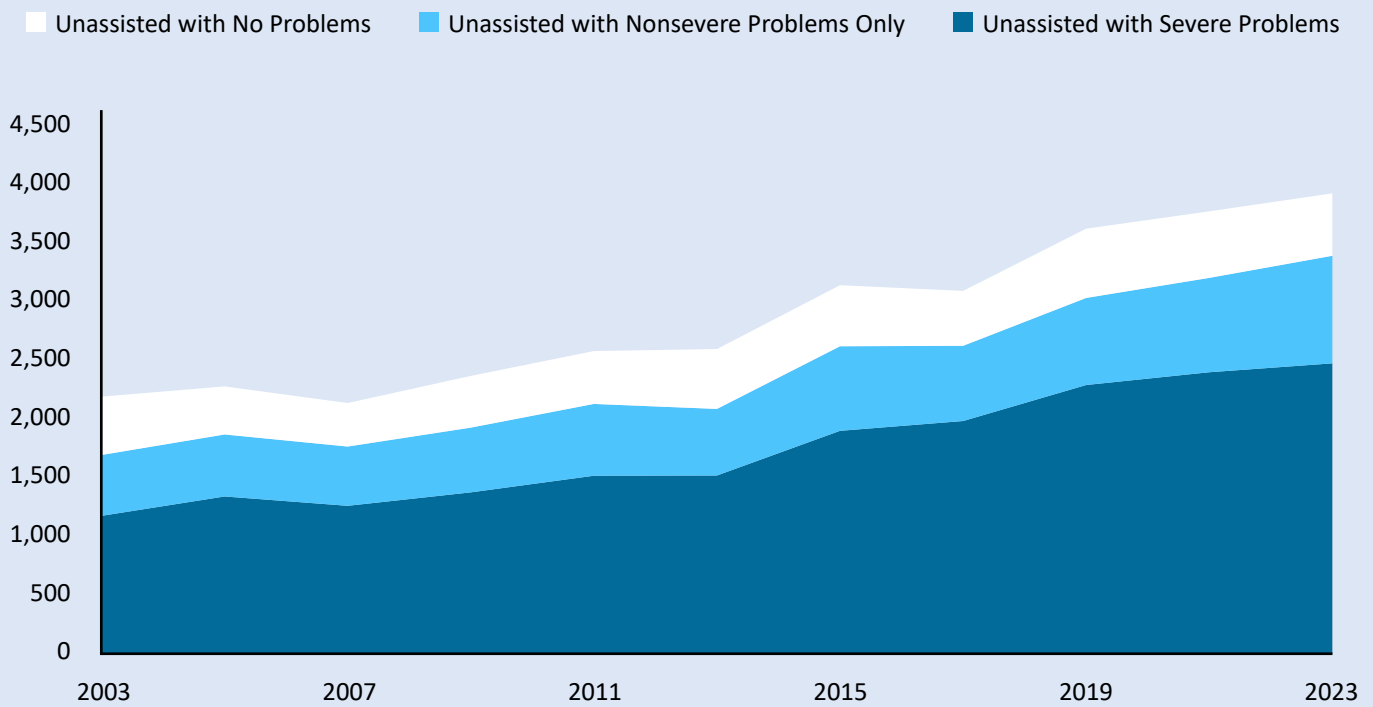


Unassisted Older Adults with Severe Housing Problems More than Doubled Between 2003 and 2021

While the number of older adults receiving assistance has increased, the number in need has increased even more. In 2023, 3.91 million very low-income households headed by an older adult that would likely qualify for rental assistance did not receive it, rising from 2.14 million households in 2003. Among these households, 2.46 million had severe housing problems, more than doubling since 2003.

Unassisted Older Adults with Severe Housing Problems Have More than Doubled Since 2003

Share of Unassisted Older Adults by Housing Problem Severity (in thousands)



Source: PAHRC tabulation of HUD's Worst Case Housing Need Reports 2005-2023

Note: Includes households earning below 50% area median income. Excludes older adult households with children. Severe problems include rent burden greater than 50% of income or severely inadequate housing. Non-severe problems include rent burdens between 30% and 50% of income or moderately inadequate housing.

The Share of Very Low-Income Households with Children Receiving Assistance Has Declined

Even though fewer assisted households include children, the number of low-income families with children who need help but don't receive it has stayed about the same over the past two decades. As a result, the share of very low-income households with children receiving assistance decreased from 28% in 2003 to 24% in 2023.

What's more troubling is that housing conditions for families without assistance have worsened. In 2023, about 2.33 million very low-income families with children were living in homes with severe housing problems, an increase of 26% since 2003. These trends show that while affordable housing continues to play a crucial role for millions of families, many others are still struggling to find a safe and affordable place to call home.

Families Wait an Average of 17 Months Before Receiving Assistance

Since the need far exceeds supply, people who do receive assistance often wait a long time before moving into affordable rental housing. In 2024, households waited an average of 17 months before receiving assistance. However, in Massachusetts, Louisiana, Alaska, Delaware, Maryland, and New York, the average wait stretched to more than three years.

Once a household receives housing assistance, they typically pay about 30% of their income toward rent, which averaged \$433 per month in 2024. Adjusted for inflation, this amount has stayed relatively steady over the past decade.

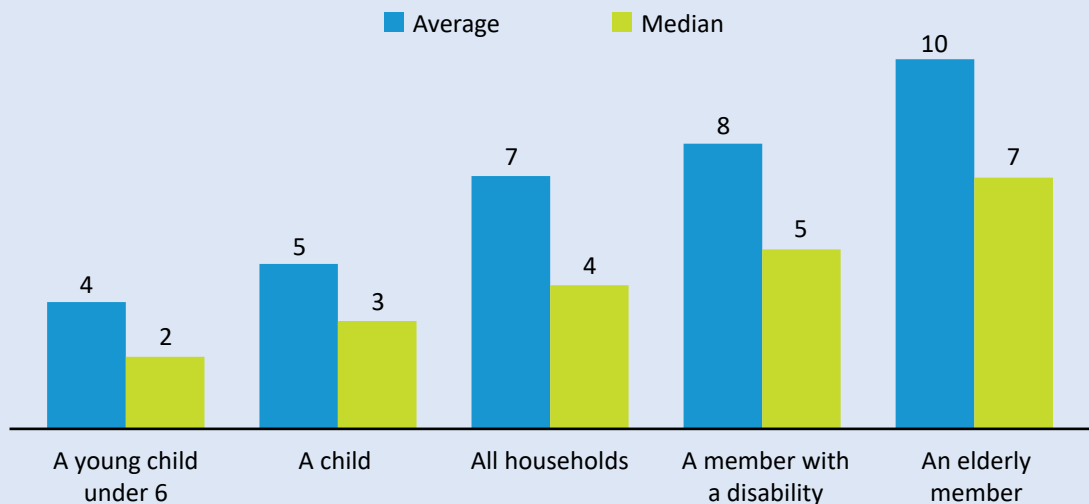


Households on Fixed Incomes Stay Assisted the Longest

The length of time households remain assisted varies widely by demographics. Assisted households with older adults have been in their home for an average of 10.3 years, and those with a member who has a disability have been in their home for an average of eight years. Meanwhile, assisted households with children have been in their homes for an average of only 4.6 years. Overall, the average assisted household has been in their home for seven years. The median length of stay is even lower, however, with 50% of households supported for just four years.

The Median Household Received Assistance for Four Years, But Households on Fixed Incomes Stayed Longer

Average and Median Length of Stay Among Assisted Households by Housing Demographic



Source: PAHRC tabulation of the American Housing Survey 2023.

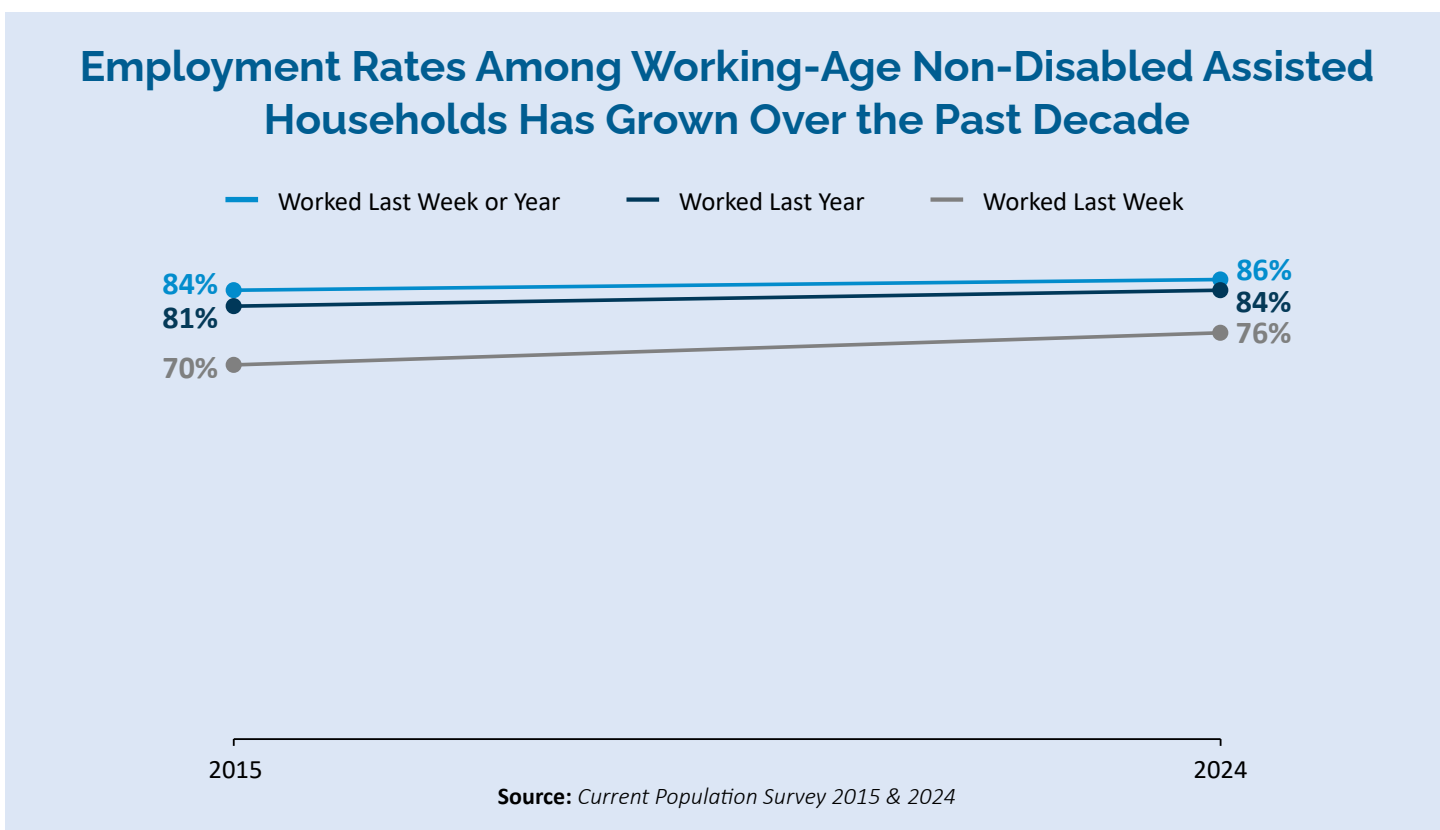
Less Than Half of Assisted Households Have a Member Who Can Likely Work

Over time, the makeup of households living in affordable homes has shifted. Today, more older adults and people with disabilities rely on affordable housing programs, while fewer households include members who are of working age and not living with a disability. In 2024, only 41% of assisted households included at least one adult who could likely work, down from 47% in 2015.

Most Households That Can Work Are Working

However, affordable housing remains a critical way for communities to retain essential workers, such as teachers, nurses, and first responders, who are often priced out of the communities they serve. By ensuring that these workers have access to stable, affordable homes, cities enhance their ability to maintain essential services and support their residents.

Most people living in affordable homes who can work are working. In 2024, 86% of assisted households with at least one working-age, non-disabled resident were currently or recently working. Among these same assisted households, 76% were working in March 2024, up from 70% in March 2015. Looking over the full year, 84% worked at some point, compared with 81% in 2015.



Most assisted working households had full-time jobs. Two-thirds of those working in March 2024 were employed full time, and another 7% were temporarily working part time. The remaining 27% were consistently working part time, often because they cared for family members, were going to school or training, faced slack work conditions, or because their employer considered full-time work to be less than 35 hours of work per week.

Family and caregiving responsibilities are also major reasons why assisted households aren't currently working. Sixty percent of assisted households with working-age non-disabled adults care for young children, older adults, or people with disabilities. Affordable housing plays a crucial role for these caretakers. By reducing the rent costs, these programs can help families afford to take time off work to care for loved ones or avoid the high costs of child and elder care.

Many Affordable Housing Providers Support Veterans

Rental assistance also supports thousands of veterans, who are prone to housing insecurity, homelessness, and difficulties accessing the resources they need as they return to civilian life. The Housing and Urban Development (HUD)-Veteran Affairs Supportive Housing (VASH) program provides vouchers to veterans, helping over 115,000 households and 200,000 veterans and their families access affordable homes in rural, suburban, and urban communities across the country between 2008 and 2024 (NLIHC, 2025b). Veterans in HUD-VASH showed greater improvements in social support, including more frequent contact, better emotional and practical help, and stronger relationships with providers and fellow veterans (O’Connell et al., 2017). In total, rental assistance programs supported 269,000 veteran households and nearly 6,000 families of active service members in 2023.

Rental assistance programs support the families of thousands of veterans and active service members

269,000
Veteran Households



Nearly
6,000
Families of Active
Service Members



PAHRC analysis of American Housing Survey 2023. Includes Public Housing, Housing Choice Vouchers, and Section 8 Project-Based Rental Assistance

Many PHAs encourage landlords to lease to veterans with housing vouchers and connect with veterans in need of housing assistance. For instance, the Housing Authority of the City of Los Angeles’s (HACLA) House Our Vets campaign pairs HUD-VASH vouchers with landlord incentives, streamlined inspections, and coordinated outreach in collaboration with the VA Greater Los Angeles Healthcare System to quickly move veterans into housing (HAI Group, 2025). Through on-the-spot voucher events, HACLA helps veterans secure units and connect to supportive services in real time. Since launching in 2025, the initiative has housed hundreds of veterans and demonstrates how local innovation can promote housing stability among those who served.

Housing authorities also partner with local VA health centers to provide targeted services and programs to support veterans who have previously experienced homelessness. For example, Pinellas County Housing Authority (PCHA) supports unhoused veterans in their area by establishing community partnerships, expanding veteran-focused housing, and closely coordinating with the HUD-VASH team at the VA Bay Pines Health Care System (NAHRO, 2025). PCHA participates in the Bay Pines Veterans Collaborative, is a founding member of Friends of Veterans and Drug Court, and opened a new development, Valor Preserve, which prioritizes veteran tenants and VASH voucher holders. Through engaging in their community, providing support for veterans with substance abuse issues, and addressing the need for housing targeted towards veterans, PCHA is proactively working to address housing access issues for veterans in their community.



Places

Affordable Homes Are Located in Nearly All Counties and Metro Areas

Affordable rental homes can be found in every metro area, congressional district, and 96% of all counties. Overall, 12% of occupied rental units across the country receive a subsidy to remain affordable to low-income families. The share of homes receiving assistance varies widely by area. Rhode Island, the District of Columbia, and Puerto Rico have the largest share of their occupied rental units receiving subsidies to remain affordable, with more than 20% units assisted. On the other hand, Arizona, Nevada, and California have the lowest share of occupied rental units receiving assistance, with fewer than 8% assisted by project-based subsidies.

Affordable Homes Have an Outsized Role Supporting Rental Markets in Rural Areas

Most affordable homes are found in urban counties, but they make up a larger share of the rental market in rural areas. Eighty-five percent of all affordable homes are in urban areas, compared with 15% in rural areas. However, affordable units play an outsized role in the rental market in rural communities. In rural areas, affordable homes account for 16% of all rentals, compared to 11% in urban areas. While there is a shortage of affordable and available rental homes in both urban and rural communities, the number of households in need tends to be higher in urban areas. In urban areas, for every 100 very low-income renters, 28 affordable homes are available, while in rural areas, 36 are available. Despite these strides, housing affordability remains a persistent challenge in rural areas, where lower wages, higher poverty rates, greater obstacles to affordable housing development, and long-term disinvestment persist (NLIHC, 2025c).



Affordable Homes are in Neighborhoods that Provide a Range of Resources to Residents

Where we live has been linked to our economic, health, and educational outcomes (Chetty et al., 2016; Chetty & Hendren, 2018). Neighborhoods with transit access can connect workers to jobs, schools, and social services (Bastiaanssen, Johnson, & Lucas, 2020; Sanchez, 1999; Tyndall et al.). Meanwhile, the quality of local schools is associated with children’s educational and employment outcomes later in life (Chetty et al., 2011). Environmental hazards and access to healthcare can also vary by neighborhood and impact resident health (Macinko, Starfield, & Shi, 2007; García-Pérez et al., 2015; Benedetti et al., 2001). Finally, access to jobs can improve economic mobility for working families (Hu, 2016; Jin & Paulsen, 2017). Each of these factors contributes to the relative opportunity that neighborhoods provide to residents to improve economic and social mobility.

Historically, many of the oldest affordable housing properties were built in the lowest-income and racially isolated neighborhoods (McClure & Johnson, 2015). Where assisted units are currently available may be directly associated with historic lending practices (McClure & Johnson, 2015; Rohe & Freeman, 2001), state and local policies (Ellen & Horn, 2018; Pendall, 2000), housing costs, and community support (Nguyen, Basolo, & Tiwari, 2013; Scally & Tighe, 2015). Since the 1970s, assisted housing siting policies have evolved to reduce the spatial concentration of poverty and expand access to affordable housing in a wider variety of neighborhoods (Rohe & Freeman, 2001).

As a result of these changes, affordable housing providers are increasingly examining the characteristics of the neighborhoods their properties are in to promote housing choice and help families achieve upward mobility. For example, Boston Housing Authority’s (BHA) Expanding Choice in Housing Opportunities Plus (ECHO+) program helps families with vouchers access neighborhoods in Boston that are historically difficult for them to enter (Boston Housing Authority, n.d.). ECHO+ provides one-on-one counseling, housing search support, post-move services, and financial assistance ranging from covering security deposits and moving costs to encouraging landlords to house BHA residents through targeted signing-bonus incentives. By combining personalized guidance with targeted resources, BHA is expanding housing choice, promoting housing stability, and supporting long-term upward mobility for Boston families.

Apply Filters

Use the filters below to zoom to your area of interest. Once zoomed in, the map will display the opportunity ranks of each census tract relative to the region and federally assisted rental properties. **Red areas** have lower opportunity ranks, while **blue areas** have higher ranks.

Click the tabs below the map to toggle between the indicators that make up opportunity rank. Click each census tract to view the breakdown of each area's opportunity rank. Hover over the top right corner of the map and click the icon to expand the size of the map.

Click the right sidebar to view the federally assisted that meet your filter criteria.

Visit here to access additional opportunity capital search tools.

State (required)
CT

County name
None

City
Hartford

Opportunity rank

Very low Low Typical
High Very high

Health outlook

Very low Low Typical
High Very high

Opportunity Rank

Opportunity Health outlook Labor market Transit access Educational opportunity

Filtered Properties

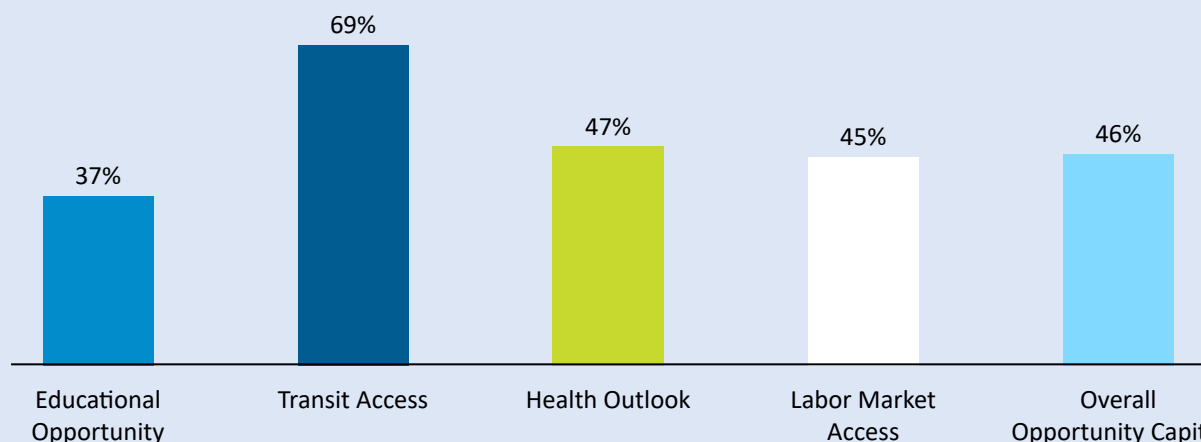
Refine this list by panning the map to your location of interest. Only the first 50 properties in the map pane are listed.

- 264 Park Ter
Hartford, CT 06106-2227
Opportunity Capital Rank: High
- 75 Wyllys St
Hartford, CT 06106-2725
Opportunity Capital Rank: Low
- 929 Park St
Hartford, CT 06106-5732
Opportunity Capital Rank: High
- 178 Hungerford St
Hartford, CT 06106-4650
Opportunity Capital Rank: Very Low
- 1721 MAIN STREET LLC (FKA ESQUINA BRILLANTE)
1721 Main St
Hartford, CT 06120-2733
Opportunity Capital Rank: Very Low
- 42 VERNON STREET
42 Vernon St
Hartford, CT 06106-3270
Opportunity Capital Rank: Typical
- 655 GARDEN ST
655 Garden St
Hartford, CT 06112-2067
Opportunity Capital Rank: Low
- 95 VINE STREET
95 Vine St
Hartford, CT 06112-4226
Opportunity Capital Rank: Very Low
- 96-98 MARTIN STREET
96 Martin St
Hartford, CT 06120-1861
Opportunity Capital Rank: Low

Properties Census Tracts Table

PAHRC’s [Neighborhood Opportunity Search Tool](#) is a suite of maps that help housing providers assess a neighborhood’s potential to promote economic mobility and healthy living relative to other areas in their community. These tools measure numerous indicators that past research has linked to labor market access, health outlook, education outcomes, and transit access. Based on these outcomes, PAHRC calculates a composite opportunity rank based on each neighborhood’s quintile rank within its community (PAHRC, 2025). Neighborhoods ranking in the bottom 40% of opportunity metrics are considered below typical, providing less access to jobs, transit, education, and healthy outlooks in their metro area. On the other hand, neighborhoods ranking in the top 60% are considered typical or above, providing more resources for upward mobility in their metro areas.

Percent of Assisted Housing Units in Areas with Typical or Above Opportunity Rating, by Opportunity Category



Source: PAHRC tabulations of National Housing Preservation Database and American Community Survey, 2019 and 2023, 5 year

Using this tool, we find that almost half of project-based affordable rental homes are in neighborhoods with access to opportunity that is similar or better than that of the typical neighborhood in their area. However, 54% are in neighborhoods with below average access to opportunity, highlighting the importance of partnerships and revitalization strategies to invest in these communities.

Most affordable homes are in neighborhoods well connected to transit in their community. More than two-thirds of affordable homes are in neighborhoods with typical or better transit access ranks relative to other neighborhoods in the area. Meanwhile, 47% of assisted homes are in neighborhoods with typical or better health outlook, and 45% are in neighborhoods with typical or better labor market access. Educational opportunity is the biggest challenge, with only 37% of affordable homes located in neighborhoods that rank typical or better on metrics assessing school performance and access relative to other neighborhoods in their area.

While community resources vary across affordable housing properties, revitalization led by affordable housing providers can catalyze neighborhood improvements, which can have a ripple effect on resident well-being (Zieglenbach & Mariano, 2010). Affordable housing providers can partner with local nonprofits to provide supplemental job training, education, and health programs to enhance the neighborhood resources available to their residents. For instance, the Housing Authority of the City of Newport (HACN) is nearing completion of a 20-year plan to modernize two public housing properties in the neighborhood with the city's highest poverty rate.

COMMUNITY SPOTLIGHT

Transforming the North End of Newport

HACN developed partnerships with numerous community organizations to expand education, health, and employment resources for residents. By intentionally redesigning the property to include more community connection points, promoting bus access, sidewalks, and green space, residents living at the property became more connected to the broader community. Additionally, by investing in modern building interiors and designing the property to blend in with the single-family homes prevalent across the city, residents reported a stronger sense of pride in their home and the organization redefined what public housing could look like. HACN's transformation of Park Holm also helped the organization rebrand itself as trusted community partner, expanding opportunities available to them to build new affordable housing in the future.



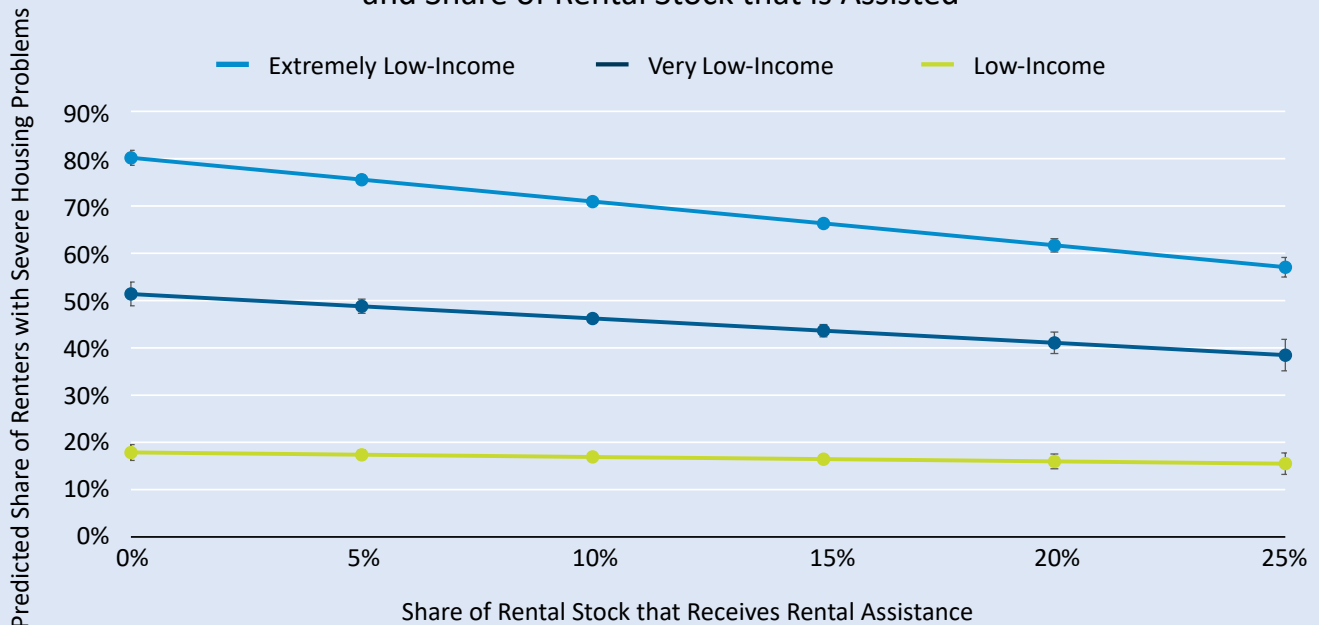
Access to Affordable Homes is Associated with Declines in Severe Housing Problems

Across the largest 50 metro areas, past research has found that extremely low-income renters are more likely to face severe cost burdens in areas with larger shortages of affordable rental homes (NLIHC, 2025a). When we expanded this analysis to the 500 largest cities serving renters, we found a similar pattern. Cities with more assisted rental homes tend to have fewer extremely and very low-income renters experiencing severe housing problems. A renter is considered to have a severe housing problem if they spend more than half of their income on rent, live in an overcrowded home (more than 1.5 people per room), or lack basic kitchen or plumbing facilities. For more information on the results of this analysis, visit the Regression Results section of the appendix. For a summary of the analysis we completed, visit the Methodology section of the report.

Even after accounting for differences in factors like population size, local rents and incomes, employment rates, vacancy rates, and the mix of housing types, this relationship persists. More assisted rental housing is associated with fewer severe housing problems, particularly among households with the lowest incomes. Holding all else equal, every one-percentage-point increase in the share of rental homes that receive assistance is associated with a 0.93 percentage point decrease in severe housing problems among extremely low-income renters. For very low-income renters, that same increase is associated with a .52 percentage-point decrease in the share with severe housing problems. For low-income renters, the relationship isn't statistically significant. This isn't surprising, since rental assistance is targeted to the lowest-income renters.

Access to Rental Assistance is Associated with Declines in Severe Housing Problems Among Extremely and Very Low-Income Renters in 500 Largest Cities

Predicted Share of Renters with Severe Housing Problems by Income and Share of Rental Stock that is Assisted



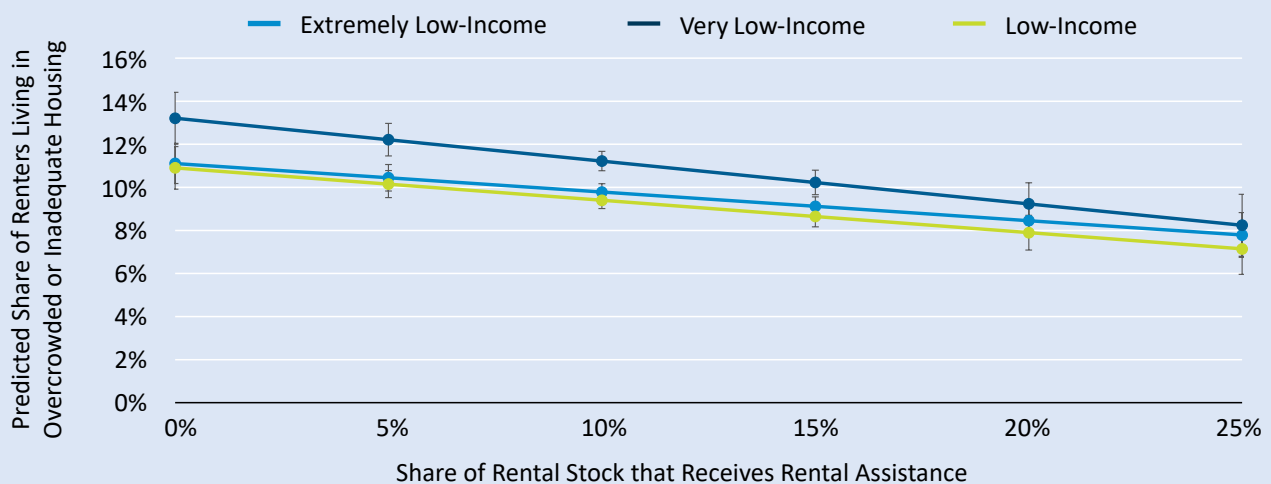
Source: Analysis of American Community Survey five-year estimates between 2019 and 2023, HUD's Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021, and 2024 HUD's Picture of Subsidized Households. For more information, refer to the Methodology section of the 2025 Housing Impact Report.

Looking more closely at each component of severe housing problems reveals similar trends. As access to affordable housing increases, the share of extremely and very low-income renters paying more than 50% of their income on rent declines. Holding all else equal, each one-percentage-point increase in the share of rental homes that are assisted is associated with a 0.93-percentage-point decrease in severe cost burdens among extremely low-income renters, and a 0.36-percentage-point decrease among very low-income renters. Beyond reducing the cost of housing for families receiving assistance, expanding affordable housing support could expand housing options for families, easing the pressure that pushes the lowest-income households into unsafe, overcrowded, or expensive conditions. Like earlier, access to affordable rental housing was not associated with the share of low-income renters with severe housing cost burdens, suggesting the impact of affordable housing is felt most by the households these programs are targeted to.

Access to assisted housing is also related to improvements in overcrowding and housing adequacy among extremely, very low, and low-income renters. When rents are too high, households may double up to afford rent. For every one-percentage-point increase in the share of assisted rental homes, the share of extremely low-income renters living in overcrowded or severely inadequate homes decreases by 0.13 percentage points. For very low-income renters, the reduction is even greater at 0.20 percentage points. This suggests that access to affordable homes may enable assisted households to live in more adequate, appropriately sized homes, reducing the need to crowd into limited space.

Greater Access to Rental Assistance is Associated with Fewer Low-Income Renters Living in Overcrowded or Inadequate Housing in 500 Largest Cities

Predicted Share of Renters in Overcrowded or Inadequate Housing by Income and Share of Rental Stock that is Assisted



Source: Analysis of American Community Survey five-year estimates between 2019 and 2023, HUD’s Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021, and 2024 HUD’s Picture of Subsidized Households. For more information, refer to the Methodology section of the 2025 Housing Impact Report.

This analysis suggests that when cities have more affordable rental homes, fewer renters, especially those with the lowest incomes, live in unsafe, overcrowded, or severely cost-burdened conditions.

Conclusion

The evidence presented throughout this report demonstrates that access to safe, stable, and affordable rental housing is foundational to individual well-being, stability, and community prosperity. Affordable housing programs improve the stability of millions of the nation's lowest-income households. These programs position children to achieve better educational outcomes and higher earnings in adulthood, help older adults on fixed incomes find places where they can safely age in place and invest in their health, and help essential workers afford to live in the communities they work in. Affordable rental homes also help these families avoid homelessness, remain rooted in their communities, and withstand economic shocks. As housing costs rise and the population ages, these programs are increasingly serving households with the greatest needs.

Beyond the households directly served, affordable housing delivers measurable benefits to communities of all sizes, including rural, urban, and suburban areas. Cities with a larger share of assisted rental homes experience fewer severe housing problems, including extreme rent burdens, overcrowding, and inadequate housing, among extremely and very low-income renters. At the same time, research consistently shows that access to affordable housing supports better health, fosters an environment for learning, promotes greater economic mobility, reduces costs to other public services, and stimulates economic growth through local spending and job creation.

Making up a large share of our nation's rental stock, with more than one in eight rental homes receiving assistance, affordable housing is more than just a resource for low-income renters; it is the backbone of the housing market in communities across the country. As our population continues to age, affordable rental housing becomes more critical, providing housing for a growing share of older adults and households with disabilities.

Yet the scale of unmet need remains stark. Millions of very low-income renters remain unassisted and face long waiting times. These households can endure severe housing problems as a result. This report demonstrates that affordable housing helps families and communities, but current investments fall far short of what is required to meet growing needs. Expanding access to affordable rental housing, paired with supportive services and strategic community partnerships, is an effective tool for improving housing stability and strengthening neighborhoods.



Methodology

Quantifying the Number of Households Supported by Affordable Housing Programs

The number of households supported by affordable housing programs includes households assisted by public housing, HCVs, Section 515, Section 514, Mod Rehab, Section 8 Project Based Rental Assistance, Rent Sup, Section 236 Below Moderate Income Rents (BMIR), Section 202 PRAC, Section 811 PRAC, Low-Income Housing Tax Credits (LIHTC), HOME, state Section 236, and HUD-Insured Multifamily Mortgages. The number of households receiving rental assistance was downwardly adjusted to deduplicate households assisted by multiple programs. The data source for each of these resident demographic estimates by program is described in the chart below. This methodology was replicated for each state between 2017 and 2024 to calculate the percentage change in households receiving assistance.

| Program | Data Source | Assumptions |
|--|---|--|
| Public Housing HCV Mod Rehab Project Based Section 8 Rent Sup/Rental Assistance Payment (RAP) Section 236/Below Market Interest Rate (BMIR) Section 202/Project Rental Assistance Contracts (PRAC) Section 811/PRAC | Picture of Subsidized Households (POSH) 2018-2024 | The number of households assisted was upwardly adjusted to assume that 100% of households reported. |
| Section 515 Section 514 | Multifamily Housing Occupancy Statistics Report 2016-2023 | Due to missing data, households with children were assumed to follow a similar pattern as households receiving rental assistance from all relevant programs from the Picture of Subsidized Households the most recent year data was available. |
| LIHTC | National Housing Preservation Database (NHPD) retrieved January 2017-2025 and LIHTC Resident Characteristics Report 2014-2022 | Households assisted by LIHTC from the NHPD was downwardly adjusted by the percentage of LIHTC households that receive rental assistance from LIHTC Resident Characteristics Report. This prevents assisted households from being double counted in the analysis. The LIHTC Resident Characteristics Report was used to estimate the demographic characteristics for these households. States missing resident demographic data were imputed with the national average. |
| Other (HOME, HUD insured mortgages, state-funded subsidies) | National Housing Preservation Database (NHPD), retrieved January 2017-2025 | Any properties assisted by these programs in conjunction with any other programs already tracked above were excluded. Due to missing data, the demographic trends for these households were assumed to follow similar patterns as households receiving rental assistance for all relevant programs from POSH for the most recent year data was available. |

Estimating the Change in the Percent of Households Receiving Rental Assistance

The number and percentage of households receiving rental assistance were quantified by examining trends in households assisted by all relevant programs in HUD's Picture of Subsidized Households data from 2015 through 2024. This data was also used to estimate the average length of time households waited for rental assistance.

Quantifying Changes in Worst Case Housing Needs and the Percentage of Eligible Households that are Assisted

Changes in the percentage of eligible households receiving assistance and the number of households with severe housing problems over time by demographic characteristics were quantified by examining HUD's Worst Case Housing Needs Reports from 2005-2023.

Estimating Average and Median Length of Stay

The 2023 American Housing Survey was used to estimate the average and median length of stay by demographic characteristics. Length of stay is calculated based on the year a household moved into the unit. This may underestimate the length of stay among Housing Choice Voucher households that used their voucher to move to a new home or were assisted by multiple rental assistance programs across their housing tenure. Assisted households include public housing, privately owned multifamily, Housing Choice Voucher, and households assisted by other housing subsidies that reduce rent costs. This dataset was also used to quantify the number of active service members supported by rental assistance programs.

Quantifying Employment Trends Among Assisted Households

The 2015-2024 Annual Social and Economic Supplement of the Current Population Survey was used to examine employment trends among households receiving housing assistance. Household members between the ages of 18 and 61 were considered working age. Members were classified as having a disability if they reported having a disability that affects work, quit their job or retired because of health reasons, did not work last year due to illness or disability, were not in the labor force due to an inability to work, received Social Security income under the age of 65, or received veterans disability compensation. Households were classified as receiving housing assistance if they reported living in public housing or paying lower rent due to a government subsidy. Households were considered currently working if they were employed within the last two weeks at the time of the survey. Households were considered to be recently working if they had worked at any point in the past year.

Estimating the Share of Rentals that are Assisted by Community

We used the National Housing Preservation Database (NHPD) as of August 2025 to estimate the number of affordable rental homes by congressional district, city, county, and metro area type. This includes rentals that receive a federally funded project-based subsidy in exchange for remaining affordable to low-income families. We classified counties as urban if their 2023 Rural-Urban Continuum Codes were considered metro areas, and as rural if they were designated non-metro areas. We then matched this data against the number of occupied

rental homes from HUD’s Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021 to estimate the share of rental homes that are affordable by region.

Quantifying the Share of Affordable Homes by Neighborhood Opportunity

We matched affordable rental properties from the NHPD as of August 2025 against PAHRC’s [Neighborhood Opportunity Search Tool](#) as of September 2025 to quantify the neighborhood characteristics of these properties. Transit access, educational opportunities, labor market access, health outlook, and overall neighborhood opportunities for economic advancement are quantified relative to the Cost-Based Statistical Area in which each property is located. The methodology page for the Neighborhood Opportunity Search Tool provides more detail on how these measures were calculated (PAHRC, 2025).

Assessing the Relationship Between Affordable Housing Access and Severe Housing Problems Across the 500 Largest Cities

We fit an Ordinary Least Squares regression model to examine the relationship between access to affordable housing and the share of extremely low-, very low-, and low-income renters with severe housing problems in the 500 largest cities for renters. Severe housing problems include spending more than half of their income on rent, living in an overcrowded home (more than 1.5 people per room), or lacking basic kitchen or plumbing facilities. Since eligibility and access to rental assistance programs vary by income, we ran multiple models to examine these relationships separately for extremely low-, very low-, low-, and moderate-income renters. We also examined how these relationships varied by the type of severe housing problem encountered (cost burden and inadequate or overcrowded housing). To conduct this analysis, we compiled data for each city using the American Community Survey five-year estimates between 2019 and 2023, HUD’s Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021, 2024 HUD’s Picture of Subsidized Households, and the American Community Survey five-year estimates from 2019-2023.

Our analysis controlled for characteristics about the rental market and population. Rental market controls included the share of rental stock receiving rental assistance, the median year rental units were built, the median gross rent, the percentage of rental units that were multifamily developments, and the vacancy rate of rental units. Population controls included the log of population, the employment rate of the population 16 years and older, the percent of the population who are people of color or Hispanic or Latino, median household income, and the average number of people per household.

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Appendix

Regression Results

OLS Model Predicting Severe Housing Problems Among Renters in the 500 Largest Renter Cities by Income

| | Extremely Low-income | | Very Low-Income | | Low-Income | |
|---|----------------------|-----|----------------------|-----|--------------------|-----|
| Percent of rental stock that is assisted | -0.929 (0.074) | *** | -0.518 (0.113) | *** | -0.093 (0.078) | |
| Median year built for rentals | 0.022 (0.034) | ** | 0.310 (0.046) | *** | 0.027 (0.032) | |
| Rental vacancy rate | -0.224 (0.109) | ** | 0.345 (0.157) | ** | 0.118 (0.109) | |
| Percent of rentals that are multifamily | 0.000 (0.027) | | -0.092 (0.039) | ** | -0.040 (0.030) | |
| Median gross rent (per \$100) | 0.147 (0.163) | | 3.442 (0.288) | *** | 1.891 (0.199) | *** |
| Log of population | -0.396 (0.327) | | 0.100 (0.497) | | 0.466 (0.327) | |
| Percent of population that is a person of color | 0.030 (0.025) | | 0.011 (0.034) | *** | -0.034 (0.026) | |
| Percent of population 16+ employed | -0.178 (0.242) | | -0.965 (0.282) | *** | -0.806 (0.261) | *** |
| Average number of people per household | 4.134 (0.972) | *** | 2.717 (1.546) | | 7.951 (1.373) | *** |
| Median income (per \$10,000) | -0.431 (0.308) | | -2.988 (0.575) | *** | -1.147 (0.345) | *** |
| Intercept | 48.262 (63.492) | | -504.630 (89.941) | *** | -1.880 (61.549) | |
| Adjusted R-squared | 0.53 | | 0.64 | | 0.58 | |
| Number of observations | 500 | | 500 | | 500 | |
| F statistic | 45.42 | | 92.72 | | 60.72 | |

*** p<.01, ** p<.05, *<.10

PAHRC analysis of American Community Survey five-year estimates between 2019 and 2023, HUD's Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021, and 2024 HUD's Picture of Subsidized Households. For more information, refer to the Methodology section.

OLS Model Predicting Severe Housing Cost Burden Among Renters in the 500 Largest Renter Cities by Income

| | Extremely Low-income | | Very Low-Income | | Low-Income | |
|---|-------------------------|-----|----------------------|-----|----------------------|-----|
| Percent of rental stock that is assisted | -0.933 (0.078) | *** | -0.362 (0.117) | *** | 0.067 (0.064) | |
| Median year built for rentals | 0.047 (0.035) | | 0.421 (0.051) | *** | 0.138 (0.026) | *** |
| Rental vacancy rate | -0.180 (0.120) | | 0.659 (0.178) | *** | 0.385 (0.095) | *** |
| Percent of rentals that are multifamily | 0.003 (0.027) | | -0.154 (0.042) | *** | -0.082 (0.022) | *** |
| Median gross rent (per \$100) | 0.237 (0.183) | | 3.358 (0.330) | *** | 1.597 (0.182) | *** |
| Log of population | -0.685 (0.350) | | -0.313 (0.547) | | 0.359 (0.250) | |
| Percent of population that is a person of color | 0.022 (0.027) | | 0.547 (-0.046) | | -0.084 (0.021) | *** |
| Percent of population 16+ employed | -0.175 (0.259) | | -1.055 (0.293) | *** | -0.756 (0.212) | *** |
| Average number of people per household | 2.094 (1.067) | | -5.631 (1.745) | *** | -3.077 (0.950) | *** |
| Median income (per \$10,000) | -0.683 (0.337) | ** | -3.086 (0.672) | *** | -0.990 (0.326) | *** |
| Intercept | 5.868 (64.919) | | -691.918 (99.824) | *** | -199.819 (50.208) | *** |
| Adjusted R-squared | 0.49 | | 0.55 | | 0.45 | |
| Number of observations | 500 | | 500 | | 500 | |
| F statistic | 36.12 | | 59.76 | | 29.26 | |

*** p<.01, ** p<.05, *<.10

PAHRC analysis of American Community Survey five-year estimates between 2019 and 2023, HUD's Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021, and 2024 HUD's Picture of Subsidized Households. For more information, refer to the Methodology section.

OLS Model Predicting Overcrowding or Severely Inadequate Housing Among Renters in the 500 Largest Renter Cities by Income

| | Extremely Low-income | | Very Low-Income | | Low-Income | |
|---|-------------------------|-----|----------------------|-----|---------------------|-----|
| Percent of rental stock that is assisted | -0.135 (0.037) | *** | -0.201 (0.051) | *** | -0.151 (0.041) | *** |
| Median year built for rentals | -0.063 (0.021) | *** | -0.102 (0.024) | *** | -0.106 (0.020) | *** |
| Rental vacancy rate | -0.086 (0.076) | | -0.251 (0.093) | *** | -0.257 (0.073) | *** |
| Percent of rentals that are multifamily | 0.011 (0.018) | | 0.053 (0.021) | ** | 0.035 (0.019) | |
| Median gross rent (per \$100) | 0.286 (0.114) | ** | 0.479 (0.123) | *** | 0.371 (0.101) | *** |
| Log of population | 0.440 (0.236) | | 0.266 (0.282) | | 0.068 (0.240) | |
| Percent of population that is a person of color | 0.022 (0.014) | | 0.050 (0.018) | *** | 0.042 (0.015) | *** |
| Percent of population 16+ employed | -0.115 (0.119) | | 0.070 (0.136) | | -0.056 (0.122) | |
| Average number of people per household | 8.915 (0.772) | *** | 9.706 (1.079) | *** | 11.071 (1.026) | *** |
| Median income (per \$10,000) | 0.088 (0.201) | | -0.136 (0.225) | | -0.226 (0.177) | |
| Intercept | 110.484 (40.402) | *** | 168.560 (48.1384) | *** | 188.147 (40.193) | *** |
| Adjusted R-squared | 0.51 | | 0.55 | | 0.61 | |
| Number of observations | 500 | | 500 | | 500 | |
| F statistic | 42.77 | | 44.14 | | 44.63 | |

*** p<.01, ** p<.05, *<.10

PAHRC analysis of American Community Survey five-year estimates between 2019 and 2023, HUD's Comprehensive Housing Affordability Strategy five-year estimates from 2017-2021, and 2024 HUD's Picture of Subsidized Households. For more information, refer to the Methodology section.

| Glossary

Federally Assisted Housing

Federally assisted housing receives federally funded rental assistance contracts, grants, low-interest loans, tax credits, or mortgage insurance to help housing providers create, operate, or maintain affordable rental homes. Rental housing subsidies can be tenant-based or project-based. Tenant-based subsidies, such as housing choice vouchers, move with tenants and help them pay their rent on the private rental market. Project-based subsidies remain with the home.

Housing Choice Voucher Program

A tenant-based rental assistance program that helps eligible households afford housing in the private rental market. Households receive a voucher that allows them to choose their own home, while the subsidy covers the difference between market-rate rent and what the household can reasonably afford.

Project Based Rental Assistance

A rental assistance program that helps eligible households afford housing by attaching rental assistance to a specific property or unit rather than a household. Subsidies are tied to the property or unit, not moving with the tenant, and tenants pay an affordable share of rent while the program covers the remainder.

Public Housing

Public housing is that nation's oldest federally assisted housing program, assisting over 1.5 million low-income individuals. Public housing authorities typically manage these properties, which receive government operating and capital funds.

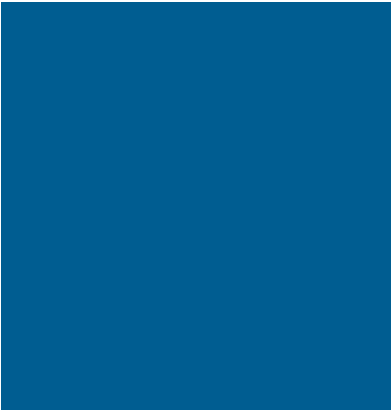
Rental Assistance

Housing supported by programs which the government pays apartment owners to reduce their rent for tenants with low incomes, who typically pay 30% of their adjusted income towards rent.



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