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# **Are States Using the Low Income Housing Tax Credit to Enable Families with Children to Live in Low Poverty and Racially Integrated Neighborhoods?**

Cambridge, MA  
Lexington, MA  
Hadley, MA  
Bethesda, MD  
Chicago, IL

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*Prepared by*  
Jill Khadduri  
Larry Buron  
Carissa Climaco

Abt Associates Inc.  
55 Wheeler Street  
Cambridge, MA 02138

## Introduction

The Low Income Housing Tax Credit (LIHTC) produced nearly 1.3 million units of rental housing between the start of the program, in 1987, and 2003, surpassing the size of the public housing program. In recent years, some 100,000 units per year have been “placed in service,” which means that construction was completed and families and individuals were able to live in the units (Climaco, Nolden, et al., 2006). At that pace, the total number of US rental housing units produced by the LIHTC is projected to have reached 1.5 million by 2005.

Creating mixed income housing has become a central objective of housing policy. Just as living in a community where most other families are poor can have negative effects on the life chances of the children of low-income households, living among households with relatively higher incomes can create benefits for low-income children.<sup>1</sup> Therefore, public officials have attempted to create mixed income housing—for example, through performance standards for the Housing Choice Voucher program and through the redevelopment of distressed public housing under the HOPE VI program (Khadduri 2001; Popkin, Buron, et al., 2000). At the same time, private sponsors and supporters of affordable housing consider creating communities with income diversity central to their mission.

Intertwined with the objective of economic diversity is another objective: overcoming the historic patterns of racially segregated housing that persist in many parts of metropolitan America. The persistence of housing discrimination (Turner, et al., 2002) and the location of a substantial portion of government-subsidized housing projects in low-income neighborhoods with high minority population rates combine with market-determined variations in house prices and rents to concentrate low-income minority families in neighborhoods that are isolated from economic opportunities and have poor quality public services and schools. In recognition of these facts, the Civil Rights Act of 1968 created a mandate for the federal government to administer housing programs in such a way as to “affirmatively further” fair housing.

Because it is a tax credit and not a program funded by appropriations and administered by the US Department of Housing and Urban Development (HUD), the Low Income Housing Tax Credit has received less attention than other federal housing programs as a policy tool

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<sup>1</sup> For a good summary of the research in this area, see Turner and Acevedo-Garcia (2005). The mechanisms through which this comes about – for example, adult role models, reduction of negative peer influences, networks that lead to jobs and services, or low levels of crime and violence – are not well understood and continue to be the subject of intensive study (Ellen and Turner 1997; Orr, Feins, et al., 2003).

for expanding choice and promoting racial and economic integration...but it has the potential to do so.

The LIHTC could create mixed income and racially diverse housing for families with children in one of two ways. First, it may be building family units and locating them in low – poverty neighborhoods and neighborhoods that are not racially concentrated. Second, LIHTC may be creating multifamily buildings with internal income diversity—because only part of the development is subsidized by the tax credit or because the tax credit units in the development house both poor families and households with incomes close to the LIHTC income limit.

This report focuses on the first of these two basic types of mixed income housing that may be brought about by the LIHTC program—family housing in low poverty neighborhoods that are not racially isolated. The report will examine the extent to which each of the states administering the tax credit program has used the program to place rental housing in such neighborhoods. However, just creating such housing is not sufficient to ensure that low-income, minority families get to live there. Information about the availability of the housing must reach such families, and they must be able to afford the rents. Because of the absence of data on the families occupying LIHTC housing, we cannot determine the extent to which the program truly is creating economically and racially diverse housing opportunities. But we can show which states have taken the important first step of locating affordable housing in neighborhoods that can provide such opportunities.

### **The Tax Credit Program**

The Low Income Housing Tax Credit provides investors in rental housing developments a credit against their federal income tax obligations. State agencies receive an allocation of tax credit each year from the US Treasury, which the agencies allocate to developers of rental housing reserved for households with incomes no greater than 60 percent of the area median.<sup>2</sup> Rents for each LIHTC unit must be no greater than 30 percent of 60 percent of area median income. However, unlike rents for public housing, housing vouchers, and Section 8 projects, LIHTC rents do not vary with the actual income of the resident.

LIHTC developments must comply with federal rules—for example, the income and rent restrictions, limitations on the percentage of development cost for which a tax credit can be

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<sup>2</sup> At least 40 percent of the units in a development must be reserved for households with income below 60 percent of area median income. Developments in which 20-39 percent of the units take the tax credit have a lower income limit, 50 percent of area median income. This lower income limit applies to very few LIHTC developments and units.

taken, and rules about timeliness of use of the tax credit authority. In addition, LIHTC developments are included in the general federal mandate to affirmatively further fair housing, and their owners and managers may not refuse to accept families who use housing vouchers to pay part of the rent.

However, there are no explicit federal performance standards for the LIHTC program. Instead, each state's allocating agency develops a Qualified Allocation Plan that relates the use of the tax credit to housing needs and priorities and controls the competition for award of the credits. Whether the LIHTC is used for family housing and whether that family housing is in low poverty or low minority areas depends on a combination of state policy priorities and the business and social objectives of the developers of LIHTC housing.<sup>3</sup>

### **Data Sources and Analysis**

The primary source for this report is a database on the characteristics and locations of LIHTC developments collected and updated by HUD on an ongoing basis. The most recent data available are for LIHTC developments placed in service through 2003, and the most complete coverage of the LIHTC program is for the most recent nine years, 1995-2003.<sup>4</sup> Some data exist for the first eight years of the program, 1987-1994, but they are less complete and, in addition, represent a period when the program was just starting up and was heavily used for housing developments selected for pre-existing subsidy programs before the tax credit program came along. Thus, the 1995-2003 data are the most complete and the most representative of the policy choices made by state allocating agencies for the fully implemented LIHTC program. Neither the 1987-1994 data nor the new data includes information on the family structure or race of the occupants of LIHTC housing.

To describe the locations of LIHTC developments, we use data from the 2000 US Census and, in a few cases, compare 2000 with 1990. The LIHTC data have been geocoded in a way that permits the identification of the census tract in which each LIHTC development is located. The geocoding rate for the 1995-2003 projects was 92.4 percent, including 95.0 percent of units. This means that we do not have information on the location of 5 percent of the units in the database, and they are not included in the analysis. The distribution of the

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<sup>3</sup> The federal rules about the amount of the tax credit provide additional credit amounts for LIHTC developments in certain locations. LIHTC developments in Qualified Census Tracts (QCTs), in which more than half of the households have incomes below 60 percent of area median income, can take a higher tax credit, as can LIHTC developments in Difficult Development Areas (DDAs)—metropolitan and other areas with relatively high rents. However, the state's allocation of tax credit authority is fixed on the basis of the state's population. This may dampen the incentive to provide higher amounts of tax credit to developments in either QCTs or DDAs.

<sup>4</sup> This is a public use database, available at [www.huduser.org](http://www.huduser.org).

geocoded projects closely matches the regional distribution of projects in the LIHTC database. Given this close match and the high geocoding rate, the geocoded data should provide a good basis for location-based analyses.

The LIHTC database does not distinguish family housing from other housing. Therefore, we use the number of bedrooms in a housing unit as a proxy for whether the housing can serve families with children. We consider units with two or more bedrooms to be family housing, and only projects with data on unit size are included in the analysis. We focus on housing units rather than housing developments. Therefore, rather than classifying entire developments as family housing or not, we classify each unit as a family unit or not and report the total number of LIHTC units in particular types of locations that have two or more bedrooms. Unit size data are missing for about 14 percent of projects in the LIHTC database.<sup>5</sup>

We focus on metropolitan areas because neighborhoods have a different meaning in small cities, towns, and dispersed areas outside metropolitan America. For most of the analysis, we further limit our focus to the 182 metropolitan areas that have more than 250,000 people, because poverty concentration and racial separation are found predominately in the largest US metropolitan areas (Jargowsky 2003).<sup>6</sup> This has the effect of excluding, both from national totals that focus on large metropolitan areas and from the state-by-state analysis, those states with no large metropolitan areas: Maine, Vermont, North Dakota, South Dakota, Montana, and Wyoming.

To summarize, the analysis focuses on LIHTC units:

- Placed in service between 1995 and 2003;
- With two bedrooms or more; and
- In metropolitan areas with populations greater than 250,000.

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<sup>5</sup> California, New York, and Texas have the highest percentage of missing data on number of bedrooms in large metropolitan areas. Only for the New York, NY metropolitan area is there a substantial difference between the average poverty and average minority rates for units with and without missing data on bedrooms. Units in the New York metropolitan area with data on number of bedrooms are more likely than units with missing bedroom size data to be located in census tracts with lower poverty and minority rates.

<sup>6</sup> The choice of 250,000 as the cut-off for a large metropolitan area was based on the authors' review of a list of all US metropolitan areas ranked by population. Metropolitan areas just above the cut-off are Lincoln NE and Galveston TX. Areas just below the cut-off are San Luis Obispo CA and Duluth MN.

## Low Poverty Neighborhoods and Racially Integrated Neighborhoods

What is a low poverty neighborhood? Analysts typically use census tracts – geographic areas with 4,400 people on average – as a proxy for neighborhoods when analyzing spatial patterns in metropolitan neighborhoods. HUD’s Moving to Opportunity demonstration, which measures the effect of relocating families originating in distressed public housing to good neighborhoods, defines a low poverty neighborhood as a census tract in which fewer than 10 percent of the residents live in households with incomes below the poverty line.

Metropolitan census tracts with poverty rates below 10 percent are solidly middle class neighborhoods. More than three quarters of the resident households are homeowners, and very few (1.6 percent in 2000) have income from public assistance. Fifty-eight percent of the metropolitan population of the US lives in census tracts with 0 to 10 percent poverty.<sup>7</sup>

Census tracts with poverty rates between 10 and 20 percent have greater income diversity but are still dominated by middle income households, with a homeownership rate of 57.5 percent in 2000. Only 4 percent of households receive public assistance. Twenty-four percent of the US metropolitan population lives in census tracts where poor people make up between 10 and 20 percent of the population. Living in this type of neighborhood may expose low-income families with children to a neighborhood that as a whole has a mixed income character. In this report, we classify such census tracts as having moderate poverty rates.

Most of the analysis in this report focuses on neighborhoods with low poverty rates (0-10 percent), because it is most clear that such neighborhoods provide the benefits associated with economic integration.

A measure of neighborhood quality that does not include racial concentration may miss an important dimension of neighborhood opportunity (Ellen and Turner, 1997). In particular, it has been argued that neighborhoods with high minority populations may not have the same access to good public education and social services as white, non-Hispanic neighborhoods, even when those areas have relatively low poverty rates. In addition, an important purpose of public policy – and an obligation under fair housing law that extends to the Low Income Housing Tax Credit – is to overcome historic patterns of racial segregation.

To show patterns for all large metropolitan areas in the US, we define neighborhoods by minority population rate using uniform categories, as follows: 0-10 percent minority, 10-25 percent minority, 25-50 percent minority, 50-75 percent minority, and 75-100 percent

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<sup>7</sup> Tabulations of 2000 Census data.

minority.<sup>8</sup> In the analysis that shows patterns within each state, we compare the minority population rates of the locations of LIHTC family housing within each state's large metropolitan areas to average minority population rates for those areas. This is somewhat akin to the Indices of Dissimilarity that have been used to describe the degree of racial integration of individual metropolitan areas in a way that adjusts for regional differences in the presence of members of minority groups across metropolitan America.<sup>9</sup>

### **How Many LIHTC Family Units are in Metropolitan Census Tracts with Low and Moderate Poverty Rates?**

Between 1995 and 2003, the LIHTC program placed in service an estimated 860,000 units of multifamily rental housing in the 50 states and the District of Columbia. Of the roughly 750,000 units in metropolitan areas, we were able to determine that about 270,000 have two or more bedrooms and are located in neighborhoods with low or moderate rates of poverty. About 145,000 of these family units are in census tracts in which less than 10 percent of the population is poor (Exhibit 1).<sup>10</sup>

**Exhibit 1: LIHTC Family Units in Census Tracts with Low and Moderate Poverty**  
All Metropolitan Areas, 1995-2003

	<b>Totals</b>	<b>Low Poverty Tracts (0-10% poor)</b>	<b>Moderate Poverty Tracts (10-20% poor)</b>	<b>Low and Moderate Poverty Tracts (0-20% poor)</b>	<b>Tracts with Poverty Rates Greater than 20%</b>
All metro units	<b>669,443</b>	221,707	188,812	410,519	258,924
<b>2+ BR units</b>	433,714	<b>144,609</b>	124,345	<b>268,954</b>	164,760

Source: HUD National LIHTC Database for projects placed in service 1995 to 2003 and Census 2000. For all exhibits, 0-10% is 0-9.999 and 10-20% is 10.0-19.999.

<sup>8</sup> Throughout this report, anyone self-identifying to the Census as other than white, non-Hispanic is considered a member of a minority group.

<sup>9</sup> For literature on such indices, see the website of the University of Michigan, Population Studies Center, Racial Segregation Measurement Project, <http://ecladus.isr.umich.edu/race/measurement>.

<sup>10</sup> Unit totals in Exhibit 1 are based on 669,433 units in metropolitan areas and do not include units with missing geocodes or units for which information on numbers of bedrooms was missing and could not be imputed. None of the analysis reported in this report includes the 73 LIHTC developments with 4,894 units placed in service in Puerto Rico and the US Virgin Islands between 1995 and 2003.

During the early years of the LIHTC program (1987-1994), the fraction of all units in metropolitan census tracts with low and moderate rates of poverty was lower than in more recent years (Nolden et al., 2003). This pattern was created by heavy early use of LIHTC in combination with other subsidy programs targeted to older neighborhoods and rural areas.<sup>11</sup>

Adding the units in low and moderate poverty metropolitan areas that were placed in service each year between 1988 and 1994, those likely to have been placed in service during 2004 and 2005, and a reasonable fraction of those for which data elements are missing for the 1995-2003 period,<sup>12</sup> we estimate that the LIHTC program has placed more than 400,000 family units in census tracts with poverty rates less than 20 percent in metropolitan America out of an estimated total of 1.5 LIHTC units for the whole program. However, as we shall see below, the proportion of family units in low poverty neighborhoods (less than 10 percent poor) varies markedly among states and among large metropolitan areas.

### **What is the Extent of LIHTC Family Units in Low Poverty Portions of Large Metropolitan Areas?**

Turning to the large metropolitan areas with at least 250,000 people that are the focus of this report, family units in locations with low poverty rates are about 22 percent of all tax credit units. The other 78 percent consists of smaller sized units or of units located in areas with moderate or higher poverty rates (Exhibit 2). (Of all units with two or more bedrooms, 34 percent are in low poverty neighborhoods.)

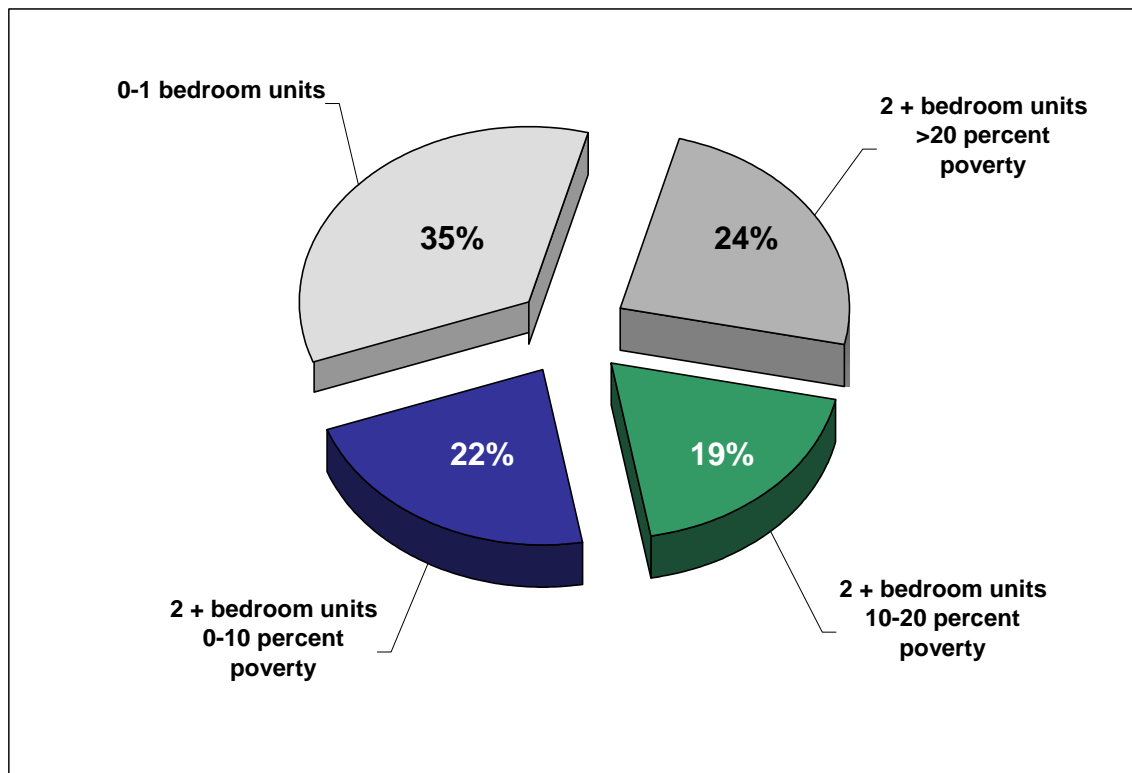
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<sup>11</sup> Data for this period are not as complete as for 1995-2003. In the early years, LIHTC was often combined with the Section 8 Moderate Rehabilitation program, a program that focused on existing multifamily buildings in city neighborhoods, and with the Rural Housing Service Section 515 program, which develops housing largely outside metropolitan areas. Nolden, Climaco, et al. (2003, p.42) show that, during the 1992-1994 period, a somewhat higher percentage of units were in census tracts with poverty rates greater than 30 percent than was later the case. The total number of units produced by the tax credit was lower as well—e.g., 56,000 units in 1992.

<sup>12</sup> We assumed 10,000 units per year for early years of the LIHTC program and a continuation in 2004 and 2005 of average numbers for more recent years.



**Exhibit 2: LIHTC Units in Metropolitan Areas**  
 Large Metropolitan Areas (Population Greater than 250,000)



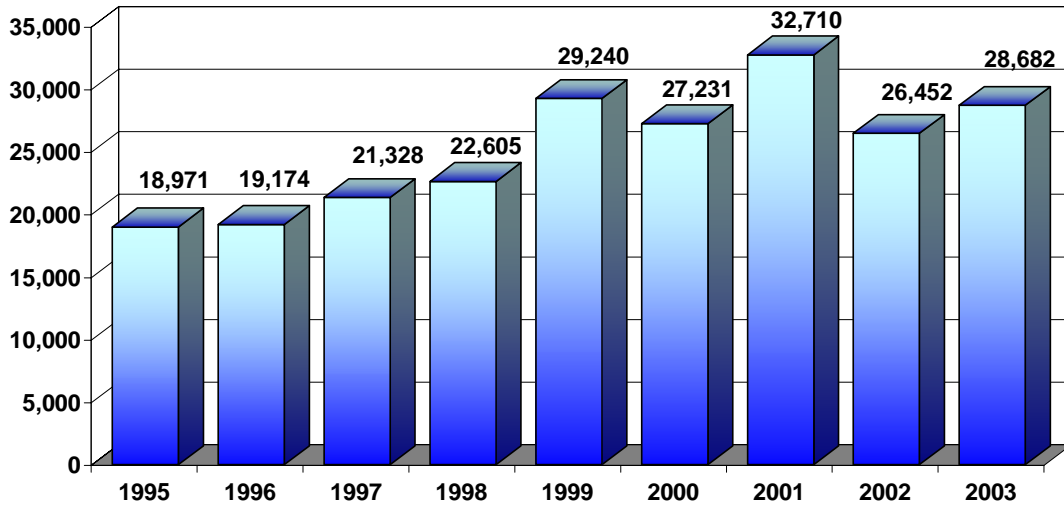
Source: HUD National LIHTC Database for projects placed in service 1995 to 2003 and Census 2000.

LIHTC units located in metropolitan neighborhoods with low or moderate poverty rates are just as likely to have multiple bedrooms as LIHTC units in higher poverty settings.<sup>13</sup> Across all large metropolitan areas, there is no tendency for the LIHTC program to locate family housing in higher poverty settings and one bedroom units in lower poverty areas. This pattern may exist in individual metropolitan areas, however.

The number of family units produced by the LIHTC program in low and moderate poverty portions of large metropolitan areas increased steadily between 1995 and 2001, reaching almost 33,000 units in 2001 and dropping slightly in 2002 and 2003 (Exhibit 3). Policy choices by state allocating agencies and the increased value of the tax credit for developers who otherwise would build market rate rental housing (McClure 2000) are among the possible reasons for the upward trend.

<sup>13</sup> In large metropolitan areas, about two thirds (66 percent) of the LIHTC units in census tracts with poverty rates less than 20 percent have two or more bedrooms, and essentially the same percentage (65.8 percent) of the units in low poverty (0-10 percent) tracts have two or more bedrooms. In tracts with relatively high poverty rates (greater than 20 percent), a slightly smaller percentage of the units (64 percent) have two or more bedrooms.

**Exhibit 3: LIHTC Family Units in Low and Moderate Poverty (< 20% poor)  
Metropolitan Census Tracts: 1995-2003**  
Large Metropolitan Areas (Population Greater than 250,000)



Source: HUD National LIHTC Database for projects placed in service 1995 to 2003 and Census 2000.

**What Else Do We Know about the Low or Moderate Poverty Neighborhoods in Large Metropolitan Areas that Have LIHTC Family Units?**

Not surprisingly, almost two thirds (64.8 percent) of the LIHTC family units in low- and moderate-poverty locations within large metropolitan areas are in the suburbs (Exhibit 4). The suburban emphasis is even stronger for neighborhoods with low poverty rates. Units in census tracts with poverty rates in the 10 to 20 percent range are divided fairly evenly between cities and suburbs, while 73.1 percent of the units in census tracts with poverty rates between 0 and 10 percent are in the suburbs.

**Exhibit 4: LIHTC Family Units in Low and Moderate Poverty Census Tracts in Central Cities and Suburbs**  
Large Metropolitan Areas (Population Greater than 250,000)

% 2+ bedroom units that are in:	Low Poverty Tracts (0-10% poor)	Moderate Poverty Tracts (10-20% poor)	Low and Moderate Poverty Tracts (0-20% poor)
	Central cities	26.9%	45.0%
Suburbs	<b>73.1%</b>	55.0%	<b>64.8%</b>
Total metro	100%	100%	100%

Source: HUD National LIHTC database for projects placed in service 1995 to 2003 and Census 2000.

Almost 90 percent of the LIHTC units in census tracts with poverty rates less than 10 percent also are in tracts where more than half the population identifies itself as white, non-Hispanic. Almost 60 percent are in tracts in which less than 25 percent of the population identifies itself as belonging to a minority group (see shaded areas in first column of Exhibit 5). In contrast, Census tracts with LIHTC family units and poverty rates in the 10-20 percent range are more likely to have a population that is more than 50 percent minority. Almost forty percent of LIHTC units in census tracts with 10-20 percent poverty rates have a majority of residents identifying themselves as members of minority groups.

**Exhibit 5: LIHTC Family Units in Low and Moderate Poverty Metropolitan Areas by Percent Minority in Census Tract**

Large Metropolitan Areas (Population Greater than 250,000)

<b>Percent LIHTC family units in low poverty tracts that are:</b>	<b>Low Poverty Tracts (0-10% poor)</b>	<b>Moderate Poverty Tracts (10-20% poor)</b>	<b>Low and Moderate Poverty Tracts (0-20% poor)</b>
<b>0-10% minority</b>	23.3%	4.9%	14.9%
<b>10-25% minority</b>	36.0%	20.2%	28.8%
<b>25-50% minority</b>	30.0%	35.4%	32.5%
<b>50-75% minority</b>	7.8%	22.1%	14.3%
<b>&gt;75% minority</b>	2.9%	17.4%	9.5%
All census tracts	100%	100%	100%

Source: HUD National LIHTC database (for projects placed in service 1995 to 2003) and Census 2000.

An appropriate concern about the locations of LIHTC family units is that they could be in places that have relatively low poverty rates but the neighborhood is experiencing increasing poverty, so that over time these census tracts will move into higher poverty categories. This concern grows out of the finding from the Moving to Opportunity (MTO) demonstration that many of the census tracts into which the MTO “experimental” families moved had poverty rates below 10 percent as of 1990 but greater than 10 percent in 2000 (Orr, Feins, et al., 2003). Exhibit 6 shows that only about a fifth (22 percent) of the LIHTC units in tracts with poverty rates less than 10 percent were in places with a clear upward trajectory in poverty. In contrast, more than half of the units in census tracts with poverty rates between 10 and 20 percent were in tracts that experienced gains in poverty of at least 2 percent between 1990 and 2000. Similarly, about half of the LIHTC units in low poverty but relatively high minority tracts are in places with an upward trajectory in the poverty rate between 1990 and 2000.

**Exhibit 6: LIHTC Family Units in Low and Moderate Poverty Metropolitan Areas  
By 1990-2000 Change in the Poverty Rate**

Large Metropolitan Areas (Population Greater than 250,000)

<b>Percent LIHTC family units in low poverty tracts where:</b>	<b>In census tracts with 0-10 percent poverty in 2000</b>	<b>In census tracts with 10-20 percent poverty in 2000</b>	<b>In census tracts with less than 20 percent poverty but more than 50 percent minorities in 2000</b>
Poverty increased by 2 percentage points or more from 1990 to 2000	22.0%	54.3%	48.1%
Poverty did not increase by 2 percentage points or more from 1990 to 2000	78.0%	45.7%	51.9%

Source: HUD National LIHTC database (for projects placed in service 1995 to 2003), Census 1990, and Census 2000.

**Which States Are Using LIHTC to Develop Family Housing in Low Poverty Portions of Large Metropolitan Areas?**

National LIHTC patterns are interesting but not as useful for policy analysis as sub-national and state patterns. In the Low Income Housing Tax Credit, essential policy choices have been left to the states. We turn, first, to regional patterns in the extent to which LIHTC has been used to develop family housing in low poverty portions of metropolitan areas, and then to comparisons among states.

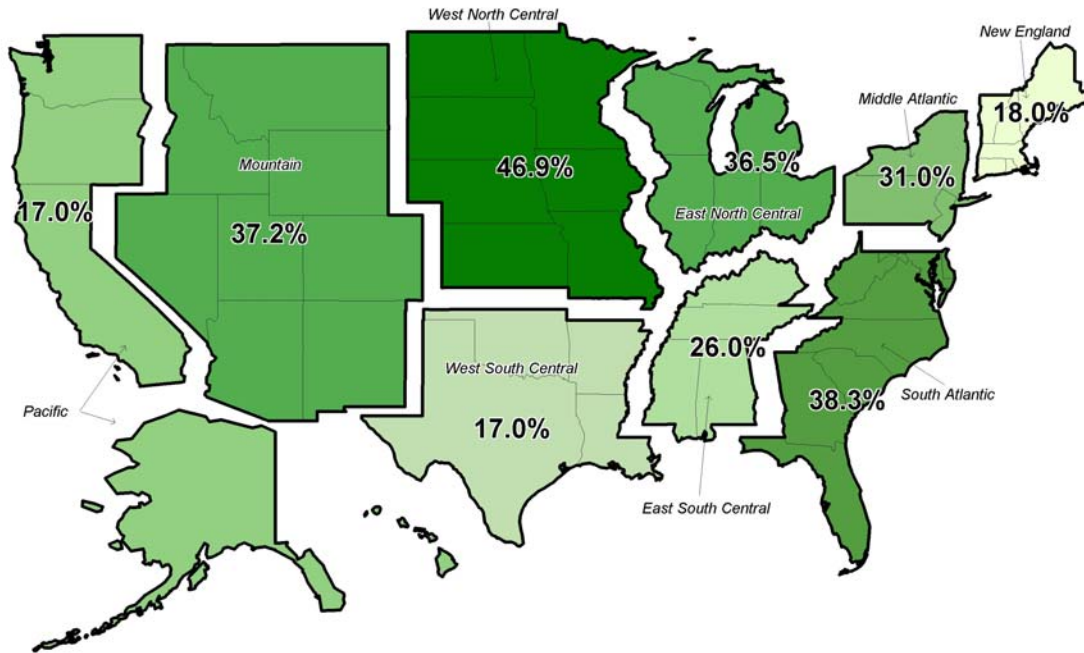
For these comparisons, we have chosen to use the 0-10 percent poverty category because the level of opportunity and stability of census tracts in this category is unambiguous. These census tracts are less to be economically declining neighborhoods, using an increasing poverty rate between 1990 and 2000 as a proxy for decline.

The map (Exhibit 7) shows, by census division, the fraction of all the LIHTC family units in large metropolitan areas that are in census tracts with poverty rates less than 10 percent. States in the West North Central division placed 46.9 percent of LIHTC family units in low poverty neighborhoods. In contrast, the fractions in the New England, West South Central, and Pacific divisions are below 20 percent.

In New England, the percentage of family housing in low poverty census tracts probably is related to extensive use of LIHTC for rehabilitating older buildings, which in turn may be related to a highly fragmented system of land use control by local municipalities that makes it difficult to develop new rental housing. Almost four fifths (79.7 percent) of all LIHTC units placed in service in large metropolitan areas in New England between 1995 and 2003 are in rehabilitated

older buildings. LIHTC units in low poverty areas are likely to have been produced through new construction of housing developments rather than rehabilitation. Among family units in large-metropolitan-area census tracts with poverty rates below 10 percent, 80.8 percent were produced through new construction.

**Exhibit 7: LIHTC Family Units in Census Tracts with 0-10 Percent Poverty as Percentage of All LIHTC Family Units in Large Metropolitan Areas, 1995-2003**



Source: HUD National LIHTC database for projects placed in service 1995 to 2003 and Census 2000.

How do newly constructed LIHTC units come to be located in low poverty portions of metropolitan America? LIHTC units with two or more bedrooms have been built in the same census tracts where developers build other new housing. Exhibit 8 shows that more than two thirds of all of the family LIHTC units placed in service in low poverty census tracts (68.3 percent), and 44.8 percent of family LIHTC units in census tracts with moderate poverty rates, are in locations where more than 20 percent of all housing units (homeownership and rental) were new between 1990 and 2000. Moreover, more than one third of LIHTC family units in low poverty locations (36.3 percent) are in places where more than 40 percent of all housing units were built between 1990 and 2000. By contrast, only 6.3 percent of family units in locations with poverty rates greater than 20 percent and 13 percent of zero and one-bedroom LIHTC units are in high growth portions of metropolitan areas. Thus, to a substantial extent LIHTC family housing in low poverty areas is following the same pattern as housing

construction generally, with units being built on the urban perimeter where land costs are relatively low but at the same time poverty rates are low.

**Exhibit 8: LIHTC Units in Low and Moderate Poverty Metropolitan Census Tracts with Different Rates of New Construction of All Housing, 1990-2000**

Large Metropolitan Areas (Population Greater than 250,000)

<b>Percent of all housing constructed between 1990-2000</b>	<b>2+BR units in tracts with 0-10% poverty</b>	<b>2+BR units in tracts with 10-20% poverty</b>	<b>2+BR units in higher poverty tracts</b>	<b>0-1BR units in tracts with all poverty rates</b>
0-5%	7.9	18.9	36.3	30.6
5-20%	23.9	36.3	40.9	37.6
20-40%	32.0	29.4	16.6	18.9
40+%	36.3	15.4	6.3	13.0
<b>All Tracts</b>	100%	100%	100%	100%

Source: HUD National LIHTC database (for projects placed in service 1995 to 2003) and Census 2000.

We now turn from comparing the use of the LIHTC program for family housing in low poverty areas among regions to comparing such use among states. Decisions made by state allocating agencies drive the use of the Tax Credit program for policy purposes, such as creating opportunities for low-income families in large metropolitan areas to live in low poverty neighborhoods or furthering racial and ethnic integration. Exhibit 9 shows the percentage of all of the state’s LIHTC family units placed in service between 1995 and 2003 in large metropolitan areas that are in census tracts with poverty rates below 10 percent.

For metropolitan areas that cross state lines, only that portion of the area that is within the state is included in that state’s totals, because that is the only part of the metropolitan area within which the state allocating agency would locate LIHTC developments.

Since states vary widely in the extent of their poverty population, Exhibit 9 also shows the percentage of the state’s large metropolitan renter population that lives in low poverty census tracts. Column 3 shows the ratio between the two numbers for each state. The table is sorted by this ratio, which shows the extent to which the state is using the opportunities that should be available to it, given where rental housing in general is constructed, to enable low-income families to live in neighborhoods where most of the population is not poor.<sup>14</sup>

<sup>14</sup> We are not controlling here for the extent to which the state may be placing LIHTC units outside large metro areas or using the LIHTC for smaller units.

For example, in Utah, 68 percent of all of the LIHTC family units in that state's large metro areas (Salt Lake City/Ogden and Provo/Orem) are in census tracts with poverty rates less than 10 percent, but only 48.5 percent of all renter households are there, so Utah has a ratio of 1.40 to 1 and appears to be making a reasonable effort to place LIHTC family housing in large metropolitan areas in low poverty locations.

In addition to Utah, states that appear to be making an effort to place family tax credit units in low poverty portions of large metropolitan areas (with ratios greater than 1.1) are New Hampshire, New York, Wisconsin, Delaware, Nebraska, and Colorado. Other states that have LIHTC family units in census tracts with poverty rates less than 10 percent to a greater extent than all renters in large metropolitan areas are in such low poverty neighborhoods (with ratios between 1.0 and 1.1) are Oklahoma, Mississippi, Virginia, Arkansas, West Virginia, and Minnesota.

At the other end of the spectrum are states where LIHTC family units are less than half as likely as all rental units to be in low poverty census tracts (i.e., states the Exhibit shows to have ratios of less than .5): Illinois,<sup>15</sup> South Carolina, Kentucky, Pennsylvania, Connecticut, Massachusetts, Idaho, Arizona, and the District of Columbia.

There are notable contrasts among adjacent states. For example, Delaware and Virginia use LIHTC to put a higher percentage of family housing in the low poverty census tracts of large metropolitan areas than the percentage of all rental households in such tracts. In contrast, Maryland places only two thirds as much (37 percent of LIHTC family units, compared to 55.2 percent of all renters).<sup>16</sup> New York focuses on this policy objective to a greater extent than New Jersey and Pennsylvania, and Oklahoma and Louisiana do so to a greater extent than Texas. California does not appear to be pursuing this objective to the same extent as Oregon.

Within large states that contain several metropolitan areas, there can be a substantial difference in the extent to which the state appears to be pursuing this objective from one metropolitan area to the next. For example, in California, the ratio ranges from more than 1.3 in Santa Barbara to less than .4 in San Francisco. In Pennsylvania, the ratio is much lower in Philadelphia and Pittsburgh (less than .2) than in other metropolitan areas of the state. A common pattern is for the ratio to be lower for the largest metropolitan areas of the

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<sup>15</sup> Illinois has two allocating agencies for the LIHTC, one for Chicago and one for the rest of the state. This analysis reflects the combination of policies of the two agencies.

<sup>16</sup> This is for all large metropolitan areas in Maryland. The percentage is considerably lower in the Baltimore metropolitan area, 24.7 percent, just over half the percentage for all renters.

state than for metropolitan areas that are relatively smaller but still have populations greater than 250,000.

Appendix A provides estimates of the extent to which LIHTC family housing is in low poverty locations for each of the 182 metropolitan areas as a whole and, for multi-state metropolitan areas, for the portion of the metropolitan area located within each state.

**Exhibit 9: State by State Comparison of LIHTC Family Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tracts (0-10 percent poor)**

Large Metropolitan Areas (Population Greater than 250,000)

	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>Extent to which LIHTC family units are in low poverty census tracts (ratio of A to B)</b>
Utah	68.1	48.5	1.40
New Hampshire*	100.0	79.2	1.26
New York	37.2	30.8	1.21
Wisconsin	67.8	56.5	1.20
Delaware	68.4	57.4	1.19
Nebraska	60.8	52.6	1.16
Colorado	59.5	51.5	1.16
Oklahoma	37.4	34.2	1.09
Mississippi	33.9	31.4	1.08
Virginia	63.1	59.0	1.07
Arkansas	35.9	33.8	1.06
West Virginia*	22.4	21.6	1.04
Minnesota	63.4	62.9	1.01
Oregon	42.3	42.2	1.00
Kansas	58.3	60.6	0.96
Iowa	55.0	59.0	0.93
Indiana	47.4	52.2	0.91
Louisiana	18.0	20.2	0.89
Alaska	54.2	63.9	0.85
Florida	31.3	37.2	0.84
Michigan	40.2	48.5	0.83
Georgia	33.7	41.9	0.80
Tennessee	27.6	34.9	0.79
Washington	39.8	51.2	0.78
Nevada	29.0	38.1	0.76
California	26.3	35.1	0.75
North Carolina	35.0	47.3	0.74
Missouri	32.9	48.3	0.68
Maryland	37.0	55.2	0.67
Texas	22.9	36.5	0.63



**Exhibit 9: State by State Comparison of LIHTC Family Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tracts (0-10 percent poor)**

Large Metropolitan Areas (Population Greater than 250,000)

	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>Extent to which LIHTC family units are in low poverty census tracts (ratio of A to B)</b>
New Jersey	32.5	52.3	0.62
Alabama	20.9	34.0	0.61
New Mexico	18.6	30.6	0.61
Rhode Island	22.2	37.3	0.60
Hawaii	23.8	41.8	0.57
Ohio	26.4	47.2	0.56
Illinois	22.6	48.1	0.47
South Carolina	16.4	36.0	0.46
Kentucky*	18.9	44.2	0.43
Pennsylvania	19.8	47.5	0.42
Connecticut	19.6	51.4	0.38
Massachusetts	15.8	49.5	0.32
Idaho	11.2	44.5	0.25
Arizona	8.0	36.0	0.22
District of Columbia	0.0	24.7	0.0
Maine	No large metro areas		
Montana	No large metro areas		
North Dakota	No large metro areas		
South Dakota	No large metro areas		
Vermont	No large metro areas		
Wyoming	No large metro areas		

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000. Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999.

\* 20 percent or more of this state's large metropolitan population is in a metropolitan area with the central city in a different state.

**Which States Are Using LIHTC to Develop Family Housing in Racially Integrated Portions of Large Metropolitan Areas?**

Exhibit 10 focuses on the extent to which states have been placing LIHTC family units in areas of relatively low minority concentration. This analysis uses a relative definition of minority population rather than applying uniform categories across all states. It shows the percentage of LIHTC family units in each of the state's large metropolitan areas that are in census tracts that have less than the overall percentage of people identifying themselves as minorities in the metropolitan area or in that portion of the metropolitan area that is within

the state. This shows the extent to which the location of LIHTC family units might be supporting the objective of racial and ethnic desegregation of housing by providing opportunities for renters who are members of minority groups to live in areas with relatively low minority population rates.

Column 1 shows the minority population rate in the state's large metropolitan areas. For example, people identifying themselves as minorities make up 15.7 percent of the population of Minnesota's only large metropolitan area (Minneapolis/St. Paul) and 33.5 percent of the populations of the five large metropolitan areas partly or entirely in Alabama (Huntsville, Mobile, Birmingham, Montgomery, and Columbus GA). Just over half of the LIHTC family units in Minneapolis/St. Paul are in census tracts with a minority population rate lower than 15.7 percent. In Alabama, 42.7 percent are in census tracts with lower minority population rates than the metropolitan areas in which the LIHTC units are located.

Looking down the table, very few states are placing more than half their LIHTC family units that are in large metropolitan areas in census tracts with lower minority population rates than the metropolitan area average. Minnesota, Nebraska, Kansas, Arkansas, Utah, and Indiana exceed the 50 percent mark, but not by much.

States that do very poorly on this measure, placing less than a quarter of LIHTC family units in census tracts with a minority population rate lower than the metropolitan average, are Georgia, New Jersey, Connecticut, Alaska, Hawaii, Illinois, New Mexico, Arizona, Massachusetts, and the District of Columbia. New Hampshire does poorly as well, but since the minority population rate in the large metropolitan areas of New Hampshire<sup>17</sup> is very small – 4 percent – this may not be as relevant as it is in the large metropolitan areas of other states.

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<sup>17</sup> Portions of the Boston and Lawrence MA metropolitan areas are in New Hampshire. The minority population rate shown on Exhibit 10 for large metropolitan areas in New Hampshire includes only the portion of those metro areas that is in New Hampshire. Appendix B, which provides information by metropolitan area, is based on minority rates for the metropolitan area as a whole.

**Exhibit 10: State by State Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities**

Large Metropolitan Areas (Population Greater than 250,000)

	<b>Percent Minority in All Large Metropolitan Areas of the State</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Percentage for the Metropolitan Area</b>
Minnesota	15.7	54.6
Nebraska	16.6	53.4
Kansas	20.3	52.1
Arkansas	23.8	51.2
Utah	15.8	51.2
Indiana	18.9	50.2
Wisconsin	19.3	48.0
Colorado	26.1	45.1
Iowa	11.5	43.2
Alabama	33.5	42.7
Oregon	18.7	41.6
Missouri	21.7	41.4
Oklahoma	26.7	41.2
Virginia*	34.8	40.6
New York	41.2	39.8
Tennessee	25.8	39.3
Michigan	25.0	38.4
South Carolina	29.5	36.1
West Virginia*	7.7	36.0
Washington	21.5	33.7
Maryland	40.4	33.0
Louisiana	40.7	32.3
Florida	36.2	32.1
Idaho	13.4	32.0
Rhode Island	18.4	31.9
Delaware	29.3	30.5
Pennsylvania	18.9	29.2
Nevada	36.9	29.1
Mississippi	35.0	28.6
Texas	51.4	28.6
California	54.9	27.9
Ohio	19.1	27.5
Kentucky*	14.8	26.3
North Carolina	29.9	25.4
Georgia	39.9	23.9

**Exhibit 10 (continued): State by State Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities**  
Large Metropolitan Areas (Population Greater than 250,000)

	<b>Percent Minority in All Large Metropolitan Areas of the State</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Percentage for the Metropolitan Area</b>
New Jersey	33.9	23.1
Connecticut	24.0	21.9
Alaska	30.1	20.9
Hawaii	80.0	20.6
Illinois	38.1	18.0
New Mexico	52.2	17.9
Arizona	34.4	16.7
Massachusetts	19.4	12.5
New Hampshire*	4.0	5.0
District of Columbia	72.3	0.0
Maine	No large metropolitan areas	
Montana	No large metropolitan areas	
North Dakota	No large metropolitan areas	
South Dakota	No large metropolitan areas	
Vermont	No large metropolitan areas	
Wyoming	No large metropolitan areas	

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000. Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999.

\* 20 percent or more of this state's large metropolitan population is in a metropolitan area with the central city in a different state

Appendix B provides estimates of the extent to which LIHTC family housing is located in neighborhoods in each of the 182 metropolitan areas as a whole that have relatively low concentrations of members of minority groups.<sup>18</sup> This is unlike Exhibit 10, which makes the comparison only to that portion of the metropolitan area that is within the state. The Appendix permits the reader to assess the extent to which the policies of each state for allocating LIHTC may be contributing to racial desegregation in the metropolitan area.

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<sup>18</sup> The appendix also notes which metropolitan areas have high percentages of units with missing data on numbers of bedrooms.

Generally, it appears easier for a state to locate LIHTC family housing in relatively low minority areas, considering the minority population rate for the metropolitan area as a whole, when the primary central city is in a different state. For example, Exhibit 11 shows that the New Jersey portion of the Philadelphia metropolitan area has a much higher percentage of LIHTC family units located in census tracts with low poverty rates and relatively low minority population rates than the Pennsylvania portion. A possible explanation for this pattern is that, for the LIHTC program, with its relatively light income targeting (60 percent of area median income is substantially above the poverty line), locational patterns may not be dominated by resistance to accepting subsidized rental housing in low poverty neighborhoods and neighborhoods with low minority population rates to the same extent as was the case for public housing. Instead, state allocating agencies may respond to competing pressures for using the LIHTC resource in relatively high poverty central city neighborhoods. In its “own” metropolitan area, Newark, the New Jersey allocating agency is much less likely to locate LIHTC family housing in low poverty census tracts or in tracts with relatively low minority population rates.<sup>19</sup> Only 13.3 percent of the LIHTC units with two or more bedrooms are in low poverty census tracts, and only 7.4 percent are in tracts with a lower minority population rate than the Newark metropolitan area as a whole. The pattern is very similar to the pattern found in the Pennsylvania portion of the Philadelphia metropolitan area.

In the Washington DC metropolitan area, also shown on Exhibit 11, Virginia places a large fraction of LIHTC family units in low poverty locations and locations with relatively low minority concentration. Maryland places a smaller fraction. The city of Washington itself, which has the role of a state for the LIHTC program, places *no* LIHTC family units in census tracts with poverty rates less than 10 percent or minority population rates less than the rate for the metropolitan area as a whole.

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<sup>19</sup> The New Jersey portion of the Philadelphia metropolitan area includes a central city, Camden. Trenton is a separate metropolitan area, as are Atlantic/Cape May, Bergen/Passaic, Jersey City, Middlesex/Somerset/Hunterdon, and Monmouth/Ocean.

**Exhibit 11: Multi-State Metropolitan Areas: Philadelphia and Washington DC**

<b>MSA/PMSA</b>	<b>Percent of LIHTC Family Units in Low Poverty Census Tracts</b>	<b>Percent of LIHTC Family Units in Census Tracts with a Minority Rate Less than the Minority Rate for the Entire Metropolitan Area</b>
Philadelphia, PA--NJ PMSA (Entire metro area)	28.9	29.1
Portion in NJ	67.8	57.4
Portion in PA	8.8	14.5
Newark, NJ PMSA	13.3	7.4
Washington, DC--MD--VA--WV PMSA (Entire metro area)	56.5	45.2
Portion in DC	0.0	0.0
Portion in MD	42.2	29.8
Portion in VA	80.6	61.5
Portion in WV	9.3	100.0

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000.

Notes: Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999.

**Conclusion: What We Know and What We Don't Know**

We know the LIHTC program placed in service almost 145,000 units with two or more bedrooms in census tracts with poverty rates less than 10 percent between 1995 and 2003. This is 22 percent of all LIHTC units built in metropolitan areas during that period and shows that the program has enormous *potential* to provide opportunities for low-income families to live in solid, middle-income neighborhoods.

Focusing on the large metropolitan areas that are the most likely to have concentrations of poor people and members of minority groups, low poverty neighborhoods with LIHTC units also have low minority population rates and rarely are places where the poverty rate is increasing. They are likely to be in high growth portions of metropolitan areas--census tracts where a substantial portion of the housing was constructed since 1990.

However, there is wide variation at the state level, where the policies for the use of LIHTC are made through the development of Qualified Allocation Plans and the decisions on individual applications for developments. We examined state-by-state patterns for the location of LIHTC family housing in metropolitan areas with more than 250,000 people.

Looking at the neighborhoods with LIHTC units that are most likely to provide substantial opportunities to their residents, those with poverty rates less than 10 percent, the states that appear to have made the greatest efforts to provide opportunities for families with children to live in low poverty neighborhoods are Utah, New Hampshire, New York, Wisconsin, Delaware, Nebraska, and Colorado. In contrast, Illinois, South Carolina, Kentucky, Pennsylvania, Connecticut, Massachusetts, Idaho, Arizona, and the District of Columbia place small fractions of their LIHTC family housing in census tracts in which fewer than 10 percent of all people are poor. Patterns within regions show that some states appear to focus on this objective considerably more than do adjacent states. For example, Virginia and Delaware do better than Maryland, New York does better than New Jersey, and Pennsylvania, and Oklahoma and Louisiana do better than Texas.

We also examined the extent to which the location of LIHTC family units might be supporting the objective of racial desegregation of housing by providing opportunities for renters who are members of minority groups to live in areas of relatively low minority concentration. Only a few states place more than half their LIHTC family housing in census tracts with minority population rates less than half the rate for the metropolitan area. The only states with more than half of LIHTC units in areas with low minority population rates relative to the rates in the same metropolitan area are Minnesota, Nebraska, Kansas, Arkansas, Utah and Indiana. None of these states exceeds the 50 percent mark by much, and we do not know whether members of minority groups are living in any of these units. Quite a few states place less than a quarter of their LIHTC family housing in large metropolitan areas in census tracts with less than the average minority population rate for the metropolitan area. Providing less racially isolated housing opportunities, per se, does not appear to be a priority for states as they administer the LIHTC program.

While the LIHTC program provides the potential for low-income families to live in portions of metropolitan areas with low rates of poverty, how much of this potential is realized is unknown. Even in the states that are doing a relatively good job of locating LIHTC units with two or more bedrooms in areas with low rates of poverty, that housing may not be accessible to families with poverty-level incomes. It may be that households with incomes close to the LIHTC maximum occupy many of the LIHTC developments in low poverty areas. It also is possible that households without children occupy many of the LIHTC units with two or more bedrooms.

We also do not know the racial and ethnic composition of LIHTC developments. Although LIHTC is subject to fair housing law, this has not resulted in the systematic collection of data on the characteristics of households occupying Tax Credit units that would be needed for monitoring the effect of this program on fair housing.

Thus, even for those states that are placing a substantial portion of their LIHTC family units in low poverty areas without minority concentrations, the extent to which they are creating real opportunities for low-income families and members of minority groups to live in those areas is unknown. Additional data collection and analysis is sorely needed in order to determine whether poor people and people of color actually have access to these potential housing opportunities.



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**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Akron, OH PMSA	7.5	52.8	0.14
Albany--Schenectady--Troy, NY MSA †	79.1	48.5	1.63
Albuquerque, NM MSA	18.6	30.6	0.61
Allentown--Bethlehem--Easton, PA MSA	75.6	51.1	1.48
Anchorage, AK MSA	54.2	63.9	0.85
Ann Arbor, MI PMSA	50.5	48.6	1.04
Appleton--Oshkosh--Neenah, WI MSA	96.0	85.1	1.13
Atlanta, GA MSA †	36.2	45.3	0.80
Atlantic--Cape May, NJ PMSA	0.0	46.3	0.00
Augusta--Aiken, GA--SC MSA †	9.5	26.5	0.36
Portion in Georgia only	0.0	25.2	0.00
Portion in South Carolina	15.8	29.9	0.53
Austin--San Marcos, TX MSA †	31.3	42.0	0.75
Bakersfield, CA MSA	0.0	11.0	0.00
Baltimore, MD PMSA	24.7	46.6	0.53
Baton Rouge, LA MSA	32.2	24.3	1.33
Beaumont--Port Arthur, TX MSA †	0.0	33.6	0.00
Bergen--Passaic, NJ PMSA	0.3	60.8	0.00
Biloxi--Gulfport--Pascagoula, MS MSA	30.6	21.6	1.42
Binghamton, NY MSA	17.4	32.6	0.53
Birmingham, AL MSA	14.9	35.4	0.42
Boise City, ID MSA	11.2	44.5	0.25
Boston, MA--NH PMSA	13.6	54.6	0.25
Portion in Massachusetts	13.6	54.5	0.25
Portion in New Hampshire	--*	97.7	--*
Boulder--Longmont, CO PMSA	71.3	50.2	1.42
Bridgeport, CT PMSA	0.0	51.8	0.00
Brockton, MA PMSA	30.9	52.0	0.59
Brownsville--Harlingen--San Benito, TX MSA †	0.0	3.2	0.00
Buffalo--Niagara Falls, NY MSA †	33.2	41.8	0.79
Canton--Massillon, OH MSA	0.0	54.5	0.00
Charleston--North Charleston, SC MSA	46.9	34.5	1.36
Charleston, WV MSA	38.3	25.0	1.53
Charlotte--Gastonia--Rock Hill, NC--SC MSA	23.7	48.7	0.49
Portion in North Carolina	18.4	49.9	0.37
Portion in South Carolina	54.0	37.1	1.46

**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Chattanooga, TN--GA MSA †	0.0	40.5	0.00
Portion in Tennessee	0.0	40.4	0.00
Portion in Georgia	0.0	41.1	0.00
Chicago, IL PMSA †	23.7	47.2	0.50
Cincinnati, OH--KY--IN PMSA	29.2	51.3	0.57
Portion in Ohio	26.4	49.7	0.53
Portion in Kentucky	0.0	56.3	0.00
Portion in Indiana	100.0	68.1	1.47
Cleveland--Lorain--Elyria, OH PMSA	8.8	45.4	0.19
Colorado Springs, CO MSA	94.9	56.7	1.67
Columbia, SC MSA	12.5	33.9	0.37
Columbus, GA--AL MSA	30.5	33.4	0.91
Portion in Alabama	0.0	18.6	0.00
Portion in Georgia	37.7	36.6	1.03
Columbus, OH MSA	40.2	45.7	0.88
Corpus Christi, TX MSA	0.0	30.8	0.00
Dallas, TX PMSA †	26.6	44.1	0.60
Davenport--Moline--Rock Island, IA--IL MSA	18.6	50.5	0.37
Portion in Iowa	28.6	46.8	0.61
Portion in Illinois	11.0	53.4	0.21
Dayton--Springfield, OH MSA	50.8	50.3	1.01
Daytona Beach, FL MSA	54.4	39.7	1.37
Denver, CO PMSA	48.8	50.8	0.96
Des Moines, IA MSA	63.3	62.9	1.01
Detroit, MI PMSA	28.4	49.1	0.58
Dutchess County, NY PMSA †	16.0	57.3	0.28
El Paso, TX MSA †	4.7	14.5	0.32
Erie, PA MSA	23.8	40.6	0.59
Eugene--Springfield, OR MSA	33.3	23.0	1.45
Evansville--Henderson, IN--KY MSA	26.1	42.8	0.61
Portion in Indiana	26.1	41.4	0.63
Portion in Kentucky	--*	49.3	--*
Fayetteville, NC MSA	19.0	39.2	0.48
Fayetteville--Springdale--Rogers, AR MSA	26.5	30.4	0.87
Flint, MI PMSA	37.9	43.1	0.88
Fort Collins--Loveland, CO MSA	71.4	47.7	1.50

**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Fort Lauderdale, FL PMSA	15.6	38.8	0.40
Fort Myers--Cape Coral, FL MSA	29.9	52.5	0.57
Fort Pierce--Port St. Lucie, FL MSA	25.9	45.0	0.58
Fort Wayne, IN MSA	77.5	53.7	1.44
Fort Worth--Arlington, TX PMSA †	27.9	51.1	0.55
Fresno, CA MSA	0.0	11.4	0.00
Galveston--Texas City, TX PMSA	80.4	27.0	2.98
Gary, IN PMSA	41.1	49.5	0.83
Grand Rapids--Muskegon--Holland, MI MSA	51.9	57.1	0.91
Greensboro--Winston-Salem--High Point, NC MSA	18.5	43.6	0.42
Greenville--Spartanburg--Anderson, SC MSA	5.8	38.9	0.15
Hamilton--Middletown, OH PMSA	8.9	52.2	0.17
Harrisburg--Lebanon--Carlisle, PA MSA	39.5	66.1	0.60
Hartford, CT MSA	38.7	50.9	0.76
Hickory--Morganton--Lenoir, NC MSA	46.5	55.9	0.83
Honolulu, HI MSA	23.8	41.8	0.57
Houston, TX PMSA †	15.9	31.3	0.51
Huntington--Ashland, WV--KY--OH MSA	0.0	7.6	0.00
Portion in West Virginia	0.0	8.7	0.00
Portion in Kentucky	0.0	10.3	0.00
Portion in Ohio	0.0		
Huntsville, AL MSA	43.1	35.6	1.21
Indianapolis, IN MSA	41.5	55.5	0.75
Jackson, MS MSA	22.2	32.3	0.69
Jacksonville, FL MSA	42.2	49.3	0.86
Jersey City, NJ PMSA	2.4	23.5	0.10
Johnson City--Kingsport--Bristol, TN--VA MSA †	0.0	16.6	0.00
Portion in Tennessee	0.0	16.8	0.00
Portion in Virginia	0.0	16.1	0.00
Kalamazoo--Battle Creek, MI MSA	64.8	40.1	1.62
Kansas City, MO--KS MSA	39.4	57.5	0.69
Portion in Missouri	30.3	51.4	0.59
Portion in Kansas	59.2	68.4	0.87
Killeen--Temple, TX MSA †	11.7	38.1	0.31
Knoxville, TN MSA †	13.3	28.5	0.47
Lafayette, LA MSA	0.0	9.6	0.00

**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Lakeland--Winter Haven, FL MSA	16.2	30.0	0.54
Lancaster, PA MSA	39.0	68.3	0.57
Lansing--East Lansing, MI MSA	40.8	44.2	0.92
Las Vegas, NV--AZ MSA	26.0	37.8	0.69
Portion in Nevada	26.5	39.1	0.68
Portion in Arizona	21.2	21.1	1.00
Lawrence, MA--NH PMSA	45.9	45.0	1.02
Portion in Massachusetts	5.6	36.6	0.15
Portion in New Hampshire	100.0	75.8	1.32
Lexington, KY MSA †	57.1	38.4	1.49
Lincoln, NE MSA	67.0	38.1	1.76
Little Rock--North Little Rock, AR MSA	41.5	38.6	1.08
Los Angeles--Long Beach, CA PMSA	11.3	22.6	0.50
Louisville, KY--IN MSA †	23.2	48.2	0.48
Portion in Kentucky	15.2	46.4	0.33
Portion in Indiana	61.6	56.2	1.10
Lowell, MA--NH PMSA	29.6	49.6	0.60
Portion in Massachusetts	29.6	48.8	0.61
Portion in New Hampshire	--*	100.0	--*
Macon, GA MSA †	10.7	31.1	0.34
Madison, WI MSA	65.8	57.4	1.15
McAllen--Edinburg--Mission, TX MSA †	0.0	2.9	0.00
Melbourne--Titusville--Palm Bay, FL MSA	61.9	51.6	1.20
Memphis, TN--AR--MS MSA †	24.5	30.5	0.80
Portion in Tennessee	14.3	29.3	0.49
Portion in Arkansas	0.0	0.6	0.00
Portion in Mississippi	76.0	77.9	0.98
Miami, FL PMSA	0.0	11.5	0.00
Middlesex--Somerset--Hunterdon, NJ PMSA	42.1	75.5	0.56
Milwaukee--Waukesha, WI PMSA	55.8	50.3	1.11
Minneapolis--St. Paul, MN--WI MSA	67.8	63.5	1.07
Portion in Minnesota	63.4	62.9	1.01
Portion in Wisconsin	100.0	83.4	1.20
Mobile, AL MSA	25.5	31.5	0.81
Modesto, CA MSA	19.3	23.4	0.82
Monmouth--Ocean, NJ PMSA	18.5	66.2	0.28

**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Montgomery, AL MSA	10.3	35.6	0.29
Naples, FL MSA	36.2	54.4	0.67
Nashville, TN MSA †	40.7	45.7	0.89
Nassau—Suffolk, NY PMSA	89.5	76.6	1.17
New Haven--Meriden, CT PMSA	10.8	36.3	0.30
New London--Norwich, CT--RI MSA	73.1	63.0	1.16
Portion in Connecticut	58.1	63.5	0.91
Portion in Rhode Island	100.0	58.7	1.70
New Orleans, LA MSA	0.0	19.7	0.00
New York, NY PMSA †	27.6	23.7	1.16
Newark, NJ PMSA	13.3	42.3	0.31
Newburgh, NY—PA PMSA †	51.2	61.0	0.84
Portion in New York	51.2	58.3	0.88
Portion in Pennsylvania	--*	100.0	--*
Norfolk--Virginia Beach--Newport News, VA--NC MSA	43.6	43.1	1.01
Portion in Virginia	43.9	43.3	1.01
Portion in North Carolina	0.0	17.0	0.00
Oakland, CA PMSA †	23.3	49.4	0.47
Ocala, FL MSA	0.0	28.5	0.00
Oklahoma City, OK MSA	42.3	32.3	1.31
Omaha, NE—IA MSA	54.3	59.4	0.91
Portion in Nebraska	58.3	59.3	0.98
Portion in Iowa	45.0	60.5	0.74
Orange County, CA PMSA †	41.0	50.9	0.81
Orlando, FL MSA	40.9	44.0	0.93
Pensacola, FL MSA	0.0	34.3	0.00
Peoria--Pekin, IL MSA	0.0	57.6	0.00
Philadelphia, PA--NJ PMSA	28.9	49.4	0.59
Portion in Pennsylvania	8.8	44.8	0.20
Portion in New Jersey	67.8	67.8	1.00
Phoenix--Mesa, AZ MSA	6.6	38.3	0.17
Pittsburgh, PA MSA	7.7	42.3	0.18
Portland--Vancouver, OR--WA PMSA	42.4	48.4	0.88
Portion in Oregon	44.9	48.3	0.93
Portion in Washington	33.2	49.2	0.67
Providence--Fall River--Warwick, RI--MA MSA	19.6	37.1	0.53

**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Portion in Rhode Island	18.9	36.7	0.51
Portion in Massachusetts	24.5	38.7	0.63
Provo--Orem, UT MSA	75.2	31.4	2.39
Raleigh--Durham--Chapel Hill, NC MSA	52.6	48.7	1.08
Reading, PA MSA	20.6	56.4	0.37
Reno, NV MSA	42.3	34.1	1.24
Richmond--Petersburg, VA MSA	49.3	52.8	0.93
Riverside--San Bernardino, CA PMSA	10.7	24.0	0.45
Rochester, NY MSA	52.0	43.7	1.19
Rockford, IL MSA	7.1	54.1	0.13
Sacramento, CA PMSA	38.3	37.1	1.03
Saginaw--Bay City--Midland, MI MSA	46.3	43.5	1.06
St. Louis, MO--IL MSA	35.0	50.4	0.69
Portion in Missouri	34.6	49.6	0.70
Portion in Illinois	44.8	53.1	0.84
Salem, OR PMSA	22.2	31.3	0.71
Salinas, CA MSA †	51.9	40.7	1.28
Salt Lake City--Ogden, UT MSA	67.0	53.1	1.26
San Antonio, TX MSA †	38.6	33.5	1.15
San Diego, CA MSA	37.7	33.4	1.13
San Francisco, CA PMSA †	24.3	61.9	0.39
San Jose, CA PMSA †	67.0	66.8	1.00
Santa Barbara--Santa Maria--Lompoc, CA MSA	43.4	32.5	1.34
Santa Cruz--Watsonville, CA PMSA	41.5	39.9	1.04
Santa Rosa, CA PMSA	56.8	63.4	0.90
Sarasota--Bradenton, FL MSA	42.7	58.4	0.73
Savannah, GA MSA	20.7	30.0	0.69
Scranton--Wilkes-Barre--Hazleton, PA MSA	12.3	33.0	0.37
Seattle--Bellevue--Everett, WA PMSA †	46.2	56.3	0.82
Shreveport--Bossier City, LA MSA	21.9	25.3	0.87
South Bend, IN MSA	62.3	37.5	1.66
Spokane, WA MSA	16.3	27.0	0.60
Springfield, MO MSA	41.3	31.4	1.32
Springfield, MA MSA	4.0	28.1	0.14
Stamford--Norwalk, CT PMSA	2.8	69.1	0.04
Stockton--Lodi, CA MSA †	10.5	25.0	0.42

**Appendix A: Metropolitan Area by Metropolitan Area Comparison of LIHTC Units in Low Poverty Census Tracts with Renters in Low Poverty Census Tract (0-10% poor) for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Syracuse, NY MSA	26.9	35.5	0.76
Tacoma, WA PMSA	30.6	46.8	0.65
Tallahassee, FL MSA	0.0	15.3	0.00
Tampa--St. Petersburg--Clearwater, FL MSA	40.9	43.9	0.93
Toledo, OH MSA	20.7	41.7	0.50
Trenton, NJ PMSA	49.2	60.0	0.82
Tucson, AZ MSA	9.5	30.7	0.31
Tulsa, OK MSA	28.6	37.1	0.77
Utica--Rome, NY MSA †	4.7	27.3	0.17
Vallejo--Fairfield--Napa, CA PMSA	29.9	55.8	0.54
Ventura, CA PMSA	23.1	50.5	0.46
Visalia--Tulare--Porterville, CA MSA †	0.0	9.2	0.00
Washington, DC--MD--VA--WV PMSA	56.5	60.5	0.93
Portion in District of Columbia	0.0	24.7	0.00
Portion in Virginia	80.6	76.0	1.06
Portion in Maryland	42.2	66.4	0.64
Portion in West Virginia	9.3	33.4	0.28
West Palm Beach--Boca Raton, FL MSA	22.7	47.7	0.48
Wichita, KS MSA	56.1	51.3	1.09
Wilmington--Newark, DE--MD PMSA	75.0	59.0	1.27
Portion in Delaware	68.4	57.4	1.19
Portion in Maryland	94.4	70.6	1.34
Worcester, MA--CT PMSA	34.4	49.6	0.69
Portion in Massachusetts	34.4	49.1	0.70
Portion in Connecticut	--*	100.0	--*
York, PA MSA	60.3	71.3	0.85
Youngstown--Warren, OH MSA	0.0	43.2	0.00

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000.

Notes: Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999. Maine, Montana, North Dakota, South Dakota, Vermont, and Wyoming do not have areas within large metropolitan areas. An † indicates that bedroom size was missing for 25% or more of units (these units were not used in calculations). A n asterisk (\*) indicates the portion of the metropolitan areas within that state does not contain an LIHTC family unit.



**Appendix A1: Metropolitan Areas in Order by Ratio of LIHTC Units in Low Poverty Census Tracts to Renters in Low Poverty Census Tracts (0-10 percent poor) for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Galveston--Texas City, TX PMSA	80.4	27.0	2.98
Provo--Orem, UT MSA	75.2	31.4	2.39
Lincoln, NE MSA	67.0	38.1	1.76
Colorado Springs, CO MSA	94.9	56.7	1.67
South Bend, IN MSA	62.3	37.5	1.66
Albany--Schenectady--Troy, NY MSA †	79.1	48.5	1.63
Kalamazoo--Battle Creek, MI MSA	64.8	40.1	1.62
Charleston, WV MSA	38.3	25.0	1.53
Fort Collins--Loveland, CO MSA	71.4	47.7	1.50
Lexington, KY MSA †	57.1	38.4	1.49
Allentown--Bethlehem--Easton, PA MSA	75.6	51.1	1.48
Eugene--Springfield, OR MSA	33.3	23.0	1.45
Fort Wayne, IN MSA	77.5	53.7	1.44
Boulder--Longmont, CO PMSA	71.3	50.2	1.42
Biloxi--Gulfport--Pascagoula, MS MSA	30.6	21.6	1.42
Daytona Beach, FL MSA	54.4	39.7	1.37
Charleston--North Charleston, SC MSA	46.9	34.5	1.36
Santa Barbara--Santa Maria--Lompoc, CA MSA	43.4	32.5	1.34
Baton Rouge, LA MSA	32.2	24.3	1.33
Springfield, MO MSA	41.3	31.4	1.32
Oklahoma City, OK MSA	42.3	32.3	1.31
Salinas, CA MSA †	51.9	40.7	1.28
Wilmington--Newark, DE--MD PMSA	75.0	59.0	1.27
Salt Lake City--Ogden, UT MSA	67.0	53.1	1.26
Reno, NV MSA	42.3	34.1	1.24
Huntsville, AL MSA	43.1	35.6	1.21
Melbourne--Titusville--Palm Bay, FL MSA	61.9	51.6	1.20
Rochester, NY MSA	52.0	43.7	1.19
Nassau--Suffolk, NY PMSA	89.5	76.6	1.17
New London--Norwich, CT--RI MSA	73.1	63.0	1.16
New York, NY PMSA †	27.6	23.7	1.16
Madison, WI MSA	65.8	57.4	1.15
San Antonio, TX MSA †	38.6	33.5	1.15
Appleton--Oshkosh--Neenah, WI MSA	96.0	85.1	1.13
San Diego, CA MSA	37.7	33.4	1.13
Milwaukee--Waukesha, WI PMSA	55.8	50.3	1.11

**Appendix A1: Metropolitan Areas in Order by Ratio of LIHTC Units in Low Poverty Census Tracts to Renters in Low Poverty Census Tracts (0-10 percent poor) for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Wichita, KS MSA	56.1	51.3	1.09
Raleigh--Durham--Chapel Hill, NC MSA	52.6	48.7	1.08
Little Rock--North Little Rock, AR MSA	41.5	38.6	1.08
Minneapolis--St. Paul, MN--WI MSA	67.8	63.5	1.07
Saginaw--Bay City--Midland, MI MSA	46.3	43.5	1.06
Ann Arbor, MI PMSA	50.5	48.6	1.04
Santa Cruz--Watsonville, CA PMSA	41.5	39.9	1.04
Sacramento, CA PMSA	38.3	37.1	1.03
Lawrence, MA--NH PMSA	45.9	45.0	1.02
Des Moines, IA MSA	63.3	62.9	1.01
Dayton--Springfield, OH MSA	50.8	50.3	1.01
Norfolk--Virginia Beach--Newport News, VA--NC MSA	43.6	43.1	1.01
San Jose, CA PMSA †	67.0	66.8	1.00
Denver, CO PMSA	48.8	50.8	0.96
Washington, DC--MD--VA--WV PMSA	56.5	60.5	0.93
Richmond--Petersburg, VA MSA	49.3	52.8	0.93
Orlando, FL MSA	40.9	44.0	0.93
Tampa--St. Petersburg--Clearwater, FL MSA	40.9	43.9	0.93
Lansing--East Lansing, MI MSA	40.8	44.2	0.92
Omaha, NE--IA MSA	54.3	59.4	0.91
Grand Rapids--Muskegon--Holland, MI MSA	51.9	57.1	0.91
Columbus, GA--AL MSA	30.5	33.4	0.91
Santa Rosa, CA PMSA	56.8	63.4	0.90
Nashville, TN MSA †	40.7	45.7	0.89
Portland--Vancouver, OR--WA PMSA	42.4	48.4	0.88
Columbus, OH MSA	40.2	45.7	0.88
Flint, MI PMSA	37.9	43.1	0.88
Fayetteville--Springdale--Rogers, AR MSA	26.5	30.4	0.87
Shreveport--Bossier City, LA MSA	21.9	25.3	0.87
Jacksonville, FL MSA	42.2	49.3	0.86
York, PA MSA	60.3	71.3	0.85
Anchorage, AK MSA	54.2	63.9	0.85
Newburgh, NY--PA PMSA †	51.2	61.0	0.84
Hickory--Morganton--Lenoir, NC MSA	46.5	55.9	0.83
Gary, IN PMSA	41.1	49.5	0.83
Trenton, NJ PMSA	49.2	60.0	0.82

**Appendix A1: Metropolitan Areas in Order by Ratio of LIHTC Units in Low Poverty Census Tracts to Renters in Low Poverty Census Tracts (0-10 percent poor) for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Seattle--Bellevue--Everett, WA PMSA †	46.2	56.3	0.82
Modesto, CA MSA	19.3	23.4	0.82
Orange County, CA PMSA †	41.0	50.9	0.81
Mobile, AL MSA	25.5	31.5	0.81
Atlanta, GA MSA †	36.2	45.3	0.80
Memphis, TN--AR--MS MSA †	24.5	30.5	0.80
Buffalo--Niagara Falls, NY MSA †	33.2	41.8	0.79
Tulsa, OK MSA	28.6	37.1	0.77
Hartford, CT MSA	38.7	50.9	0.76
Syracuse, NY MSA	26.9	35.5	0.76
Indianapolis, IN MSA	41.5	55.5	0.75
Austin--San Marcos, TX MSA †	31.3	42.0	0.75
Sarasota--Bradenton, FL MSA	42.7	58.4	0.73
Salem, OR PMSA	22.2	31.3	0.71
Kansas City, MO--KS MSA	39.4	57.5	0.69
St. Louis, MO--IL MSA	35.0	50.4	0.69
Worcester, MA--CT PMSA	34.4	49.6	0.69
Las Vegas, NV--AZ MSA	26.0	37.8	0.69
Jackson, MS MSA	22.2	32.3	0.69
Savannah, GA MSA	20.7	30.0	0.69
Naples, FL MSA	36.2	54.4	0.67
Tacoma, WA PMSA	30.6	46.8	0.65
Evansville--Henderson, IN--KY MSA	26.1	42.8	0.61
Albuquerque, NM MSA	18.6	30.6	0.61
Harrisburg--Lebanon--Carlisle, PA MSA	39.5	66.1	0.60
Lowell, MA--NH PMSA	29.6	49.6	0.60
Dallas, TX PMSA †	26.6	44.1	0.60
Spokane, WA MSA	16.3	27.0	0.60
Brockton, MA PMSA	30.9	52.0	0.59
Philadelphia, PA--NJ PMSA	28.9	49.4	0.59
Erie, PA MSA	23.8	40.6	0.59
Detroit, MI PMSA	28.4	49.1	0.58
Fort Pierce--Port St. Lucie, FL MSA	25.9	45.0	0.58
Lancaster, PA MSA	39.0	68.3	0.57
Fort Myers--Cape Coral, FL MSA	29.9	52.5	0.57
Cincinnati, OH--KY--IN PMSA	29.2	51.3	0.57

**Appendix A1: Metropolitan Areas in Order by Ratio of LIHTC Units in Low Poverty Census Tracts to Renters in Low Poverty Census Tracts (0-10 percent poor) for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Honolulu, HI MSA	23.8	41.8	0.57
Middlesex--Somerset--Hunterdon, NJ PMSA	42.1	75.5	0.56
Fort Worth--Arlington, TX PMSA †	27.9	51.1	0.55
Vallejo--Fairfield--Napa, CA PMSA	29.9	55.8	0.54
Lakeland--Winter Haven, FL MSA	16.2	30.0	0.54
Baltimore, MD PMSA	24.7	46.6	0.53
Providence--Fall River--Warwick, RI--MA MSA	19.6	37.1	0.53
Binghamton, NY MSA	17.4	32.6	0.53
Houston, TX PMSA †	15.9	31.3	0.51
Chicago, IL PMSA †	23.7	47.2	0.50
Toledo, OH MSA	20.7	41.7	0.50
Los Angeles--Long Beach, CA PMSA	11.3	22.6	0.50
Charlotte--Gastonia--Rock Hill, NC--SC MSA	23.7	48.7	0.49
Louisville, KY--IN MSA †	23.2	48.2	0.48
West Palm Beach--Boca Raton, FL MSA	22.7	47.7	0.48
Fayetteville, NC MSA	19.0	39.2	0.48
Oakland, CA PMSA †	23.3	49.4	0.47
Knoxville, TN MSA †	13.3	28.5	0.47
Ventura, CA PMSA	23.1	50.5	0.46
Riverside--San Bernardino, CA PMSA	10.7	24.0	0.45
Greensboro--Winston-Salem--High Point, NC MSA	18.5	43.6	0.42
Birmingham, AL MSA	14.9	35.4	0.42
Stockton--Lodi, CA MSA †	10.5	25.0	0.42
Fort Lauderdale, FL PMSA	15.6	38.8	0.40
San Francisco, CA PMSA †	24.3	61.9	0.39
Reading, PA MSA	20.6	56.4	0.37
Davenport--Moline--Rock Island, IA--IL MSA	18.6	50.5	0.37
Columbia, SC MSA	12.5	33.9	0.37
Scranton--Wilkes-Barre--Hazleton, PA MSA	12.3	33.0	0.37
Augusta--Aiken, GA--SC MSA †	9.5	26.5	0.36
Macon, GA MSA †	10.7	31.1	0.34
El Paso, TX MSA †	4.7	14.5	0.32
Newark, NJ PMSA	13.3	42.3	0.31
Killeen--Temple, TX MSA †	11.7	38.1	0.31
Tucson, AZ MSA	9.5	30.7	0.31
New Haven--Meriden, CT PMSA	10.8	36.3	0.30

**Appendix A1: Metropolitan Areas in Order by Ratio of LIHTC Units in Low Poverty Census Tracts to Renters in Low Poverty Census Tracts (0-10 percent poor) for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Montgomery, AL MSA	10.3	35.6	0.29
Monmouth—Ocean, NJ PMSA	18.5	66.2	0.28
Dutchess County, NY PMSA †	16.0	57.3	0.28
Boston, MA--NH PMSA	13.6	54.6	0.25
Boise City, ID MSA	11.2	44.5	0.25
Cleveland--Lorain--Elyria, OH PMSA	8.8	45.4	0.19
Pittsburgh, PA MSA	7.7	42.3	0.18
Hamilton--Middletown, OH PMSA	8.9	52.2	0.17
Phoenix--Mesa, AZ MSA	6.6	38.3	0.17
Utica--Rome, NY MSA †	4.7	27.3	0.17
Greenville--Spartanburg--Anderson, SC MSA	5.8	38.9	0.15
Akron, OH PMSA	7.5	52.8	0.14
Springfield, MA MSA	4.0	28.1	0.14
Rockford, IL MSA	7.1	54.1	0.13
Jersey City, NJ PMSA	2.4	23.5	0.10
Stamford--Norwalk, CT PMSA	2.8	69.1	0.04
Bergen--Passaic, NJ PMSA	0.3	60.8	0.00
Peoria--Pekin, IL MSA	0.0	57.6	0.00
Canton--Massillon, OH MSA	0.0	54.5	0.00
Bridgeport, CT PMSA	0.0	51.8	0.00
Atlantic--Cape May, NJ PMSA	0.0	46.3	0.00
Youngstown--Warren, OH MSA	0.0	43.2	0.00
Chattanooga, TN--GA MSA †	0.0	40.5	0.00
Pensacola, FL MSA	0.0	34.3	0.00
Beaumont--Port Arthur, TX MSA †	0.0	33.6	0.00
Corpus Christi, TX MSA	0.0	30.8	0.00
Ocala, FL MSA	0.0	28.5	0.00
New Orleans, LA MSA	0.0	19.7	0.00
Johnson City--Kingsport--Bristol, TN--VA MSA †	0.0	16.6	0.00
Tallahassee, FL MSA	0.0	15.3	0.00
Miami, FL PMSA	0.0	11.5	0.00
Fresno, CA MSA	0.0	11.4	0.00
Bakersfield, CA MSA	0.0	11.0	0.00
Lafayette, LA MSA	0.0	9.6	0.00
Visalia--Tulare--Porterville, CA MSA †	0.0	9.2	0.00
Huntington--Ashland, WV--KY--OH MSA	0.0	7.6	0.00

**Appendix A1: Metropolitan Areas in Order by Ratio of LIHTC Units in Low Poverty Census Tracts to Renters in Low Poverty Census Tracts (0-10 percent poor) for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>(A) Percent LIHTC family units in low poverty census tracts</b>	<b>(B) Percent of renter households in low poverty census tracts</b>	<b>(A)/(B) Extent to which LIHTC family units are in low poverty census tracts</b>
Brownsville--Harlingen--San Benito, TX MSA †	0.0	3.2	0.00
McAllen--Edinburg--Mission, TX MSA †	0.0	2.9	0.00

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000.

Notes: Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999. Maine, Montana, North Dakota, South Dakota, Vermont, and Wyoming do not have areas within large metropolitan areas. An † indicates that bedroom size was missing for 25% or more of units (these units were not used in calculations).

**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitans Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Akron, OH PMSA	14.6	11.8
Albany--Schenectady--Troy, NY MSA †	11.9	72.8
Albuquerque, NM MSA	52.2	17.9
Allentown--Bethlehem--Easton, PA MSA	13.4	79.5
Anchorage, AK MSA	30.1	20.9
Ann Arbor, MI PMSA	16.3	25.3
Appleton--Oshkosh--Neenah, WI MSA	6.2	50.0
Atlanta, GA MSA †	40.1	22.2
Atlantic--Cape May, NJ PMSA	28.6	0.0
Augusta--Aiken, GA--SC MSA †	39.7	28.5
Portion in Georgia only		0.0
Portion in South Carolina		47.4
Austin--San Marcos, TX MSA †	39.3	16.1
Bakersfield, CA MSA	50.6	42.0
Baltimore, MD PMSA	33.7	34.4
Baton Rouge, LA MSA	36.1	47.8
Beaumont--Port Arthur, TX MSA †	36.0	4.8
Bergen--Passaic, NJ PMSA	35.2	0.3
Biloxi--Gulfport--Pascagoula, MS MSA	25.3	30.6
Binghamton, NY MSA	8.3	52.2
Birmingham, AL MSA	33.5	54.8
Boise City, ID MSA	13.4	32.0
Boston, MA--NH PMSA	20.0	6.7
Portion in Massachusetts		6.7
Portion in New Hampshire		--*
Boulder--Longmont, CO PMSA	16.4	42.7
Bridgeport, CT PMSA	28.0	0.0
Brockton, MA PMSA	18.6	17.0
Brownsville--Harlingen--San Benito, TX MSA †	85.5	51.8
Buffalo--Niagara Falls, NY MSA †	17.5	43.8
Canton--Massillon, OH MSA	9.6	14.0
Charleston--North Charleston, SC MSA	35.9	46.9
Charleston, WV MSA	8.5	58.4
Charlotte--Gastonia--Rock Hill, NC--SC MSA	28.7	30.9
Portion in North Carolina		24.3
Portion in South Carolina		68.1

**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Areas Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Chattanooga, TN--GA MSA †	17.9	71.0
Portion in Tennessee		0.0
Portion in Georgia		100.0
Chicago, IL PMSA †	42.0	15.6
Cincinnati, OH--KY--IN PMSA	16.5	33.5
Portion in Ohio		30.8
Portion in Kentucky		0.0
Portion in Indiana		100.0
Cleveland--Lorain--Elyria, OH PMSA	24.6	14.7
Colorado Springs, CO MSA	23.8	42.0
Columbia, SC MSA	37.2	28.8
Columbus, GA--AL MSA	47.3	30.5
Portion in Alabama		0.0
Portion in Georgia		37.7
Columbus, OH MSA	19.6	26.1
Corpus Christi, TX MSA	60.9	0.0
Dallas, TX PMSA †	43.8	33.6
Davenport--Moline--Rock Island, IA--IL MSA	14.3	60.6
Portion in Iowa		28.6
Portion in Illinois		85.2
Dayton--Springfield, OH MSA	18.4	58.5
Daytona Beach, FL MSA	17.9	46.7
Denver, CO PMSA	29.7	45.4
Des Moines, IA MSA	12.0	66.7
Detroit, MI PMSA	30.3	38.9
Dutchess County, NY PMSA †	19.7	16.0
El Paso, TX MSA †	83.0	32.6
Erie, PA MSA	10.2	21.7
Eugene--Springfield, OR MSA	11.4	56.9
Evansville--Henderson, IN--KY MSA	8.7	14.7
Portion in Indiana		14.7
Portion in Kentucky		--*
Fayetteville, NC MSA	47.5	87.3
Fayetteville--Springdale--Rogers, AR MSA	14.4	37.3
Flint, MI PMSA	25.8	49.9
Fort Collins--Loveland, CO MSA	12.4	47.4



**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitans Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Fort Lauderdale, FL PMSA	42.0	25.9
Fort Myers--Cape Coral, FL MSA	18.1	14.6
Fort Pierce--Port St. Lucie, FL MSA	21.2	47.1
Fort Wayne, IN MSA	13.3	84.2
Fort Worth--Arlington, TX PMSA †	34.4	41.3
Fresno, CA MSA	59.4	30.0
Galveston--Texas City, TX PMSA	37.0	80.4
Gary, IN PMSA	32.1	53.3
Grand Rapids--Muskegon--Holland, MI MSA	17.0	30.1
Greensboro--Winston-Salem--High Point, NC MSA	27.7	12.9
Greenville--Spartanburg--Anderson, SC MSA	22.3	30.0
Hamilton--Middletown, OH PMSA	9.7	8.9
Harrisburg--Lebanon--Carlisle, PA MSA	13.5	62.1
Hartford, CT MSA	22.7	38.7
Hickory--Morganton--Lenoir, NC MSA	14.2	0.8
Honolulu, HI MSA	80.0	20.6
Houston, TX PMSA †	54.0	24.3
Huntington--Ashland, WV--KY--OH MSA	4.4	79.8
Portion in West Virginia		87.1
Portion in Kentucky		100.0
Portion in Ohio		70.2
Huntsville, AL MSA	26.8	11.9
Indianapolis, IN MSA	19.2	47.3
Jackson, MS MSA	47.8	22.2
Jacksonville, FL MSA	29.6	39.4
Jersey City, NJ PMSA	64.7	3.6
Johnson City--Kingsport--Bristol, TN--VA MSA †	4.3	0.0
Portion in Tennessee		0.0
Portion in Virginia		0.0
Kalamazoo--Battle Creek, MI MSA	16.7	64.8
Kansas City, MO--KS MSA	21.6	43.7
Portion in Missouri		39.6
Portion in Kansas		52.7
Killeen--Temple, TX MSA †	42.0	11.7
Knoxville, TN MSA †	9.4	23.5
Lafayette, LA MSA	31.1	19.3

**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitans Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Lakeland--Winter Haven, FL MSA	25.4	31.5
Lancaster, PA MSA	10.6	24.9
Lansing--East Lansing, MI MSA	17.8	31.8
Las Vegas, NV--AZ MSA	37.0	31.8
Portion in Nevada		25.3
Portion in Arizona		100.0
Lawrence, MA--NH PMSA	18.4	45.9
Portion in Massachusetts		5.6
Portion in New Hampshire		100.0
Lexington, KY MSA †	14.9	57.1
Lincoln, NE MSA	11.3	33.9
Little Rock--North Little Rock, AR MSA	26.5	55.5
Los Angeles--Long Beach, CA PMSA	69.1	20.8
Louisville, KY--IN MSA †	18.0	31.1
Portion in Kentucky		23.7
Portion in Indiana		66.4
Lowell, MA--NH PMSA	16.9	3.2
Portion in Massachusetts		3.2
Portion in New Hampshire		--*
Macon, GA MSA †	41.9	53.9
Madison, WI MSA	12.5	27.8
McAllen--Edinburg--Mission, TX MSA †	89.6	20.8
Melbourne--Titusville--Palm Bay, FL MSA	16.4	32.4
Memphis, TN--AR--MS MSA †	48.1	39.6
Portion in Tennessee		24.0
Portion in Arkansas		36.4
Portion in Mississippi		100.0
Miami, FL PMSA	79.3	8.9
Middlesex--Somerset--Hunterdon, NJ PMSA	31.9	40.5
Milwaukee--Waukesha, WI PMSA	25.5	65.1
Minneapolis--St. Paul, MN--WI MSA	15.2	58.7
Portion in Minnesota		53.1
Portion in Wisconsin		100.0
Mobile, AL MSA	31.4	55.7
Modesto, CA MSA	43.0	58.5
Monmouth--Ocean, NJ PMSA	15.2	17.6

**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitans Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Montgomery, AL MSA	42.0	24.4
Naples, FL MSA	26.4	44.9
Nashville, TN MSA †	22.0	54.5
Nassau--Suffolk, NY PMSA	23.6	32.8
New Haven--Meriden, CT PMSA	27.0	18.6
New London--Norwich, CT--RI MSA	14.3	73.1
Portion in Connecticut		58.1
Portion in Rhode Island		100.0
New Orleans, LA MSA	45.3	1.4
New York, NY PMSA †	60.4	37.5
Newark, NJ PMSA	41.1	7.4
Newburgh, NY—PA PMSA †	20.9	19.4
Portion in New York		19.4
Portion in Pennsylvania		--*
Norfolk--Virginia Beach--Newport News, VA--NC MSA	38.9	33.2
Portion in Virginia		32.9
Portion in North Carolina		100.0
Oakland, CA PMSA †	52.5	14.2
Ocala, FL MSA	19.6	0.0
Oklahoma City, OK MSA	27.1	47.2
Omaha, NE--IA MSA	17.2	56.7
Portion in Nebraska		38.1
Portion in Iowa		100.0
Orange County, CA PMSA †	48.9	22.7
Orlando, FL MSA	34.9	39.7
Pensacola, FL MSA	24.0	0.0
Peoria--Pekin, IL MSA	12.8	0.0
Philadelphia, PA--NJ PMSA	29.7	29.1
Portion in Pennsylvania		14.5
Portion in New Jersey		57.4
Phoenix--Mesa, AZ MSA	34.2	15.3
Pittsburgh, PA MSA	10.9	26.3
Portland--Vancouver, OR--WA PMSA	18.5	31.9
Portion in Oregon		25.8
Portion in Washington		54.5
Providence--Fall River--Warwick, RI--MA MSA	16.7	31.5

**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitan Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Portion in Rhode Island		26.0
Portion in Massachusetts		68.1
Provo--Orem, UT MSA	10.7	60.7
Raleigh--Durham--Chapel Hill, NC MSA	33.2	28.9
Reading, PA MSA	15.0	20.6
Reno, NV MSA	27.0	47.9
Richmond--Petersburg, VA MSA	36.0	34.9
Riverside--San Bernardino, CA PMSA	52.8	25.6
Rochester, NY MSA	17.7	57.1
Rockford, IL MSA	18.3	0.0
Sacramento, CA PMSA	35.8	42.6
Saginaw--Bay City--Midland, MI MSA	17.5	35.8
St. Louis, MO--IL MSA	22.6	43.8
Portion in Missouri		42.8
Portion in Illinois		68.4
Salem, OR PMSA	21.8	49.8
Salinas, CA MSA †	59.8	23.8
Salt Lake City--Ogden, UT MSA	17.2	49.7
San Antonio, TX MSA †	60.7	20.7
San Diego, CA MSA	45.1	26.0
San Francisco, CA PMSA †	48.9	23.4
San Jose, CA PMSA †	56.0	33.4
Santa Barbara--Santa Maria--Lompoc, CA MSA	43.2	52.5
Santa Cruz--Watsonville, CA PMSA	34.5	20.8
Santa Rosa, CA PMSA	25.7	46.9
Sarasota--Bradenton, FL MSA	14.5	46.8
Savannah, GA MSA	39.8	20.7
Scranton--Wilkes-Barre--Hazleton, PA MSA	3.8	27.2
Seattle--Bellevue--Everett, WA PMSA †	23.8	31.3
Shreveport--Bossier City, LA MSA	41.2	40.7
South Bend, IN MSA	19.2	52.4
Spokane, WA MSA	10.3	26.4
Springfield, MO MSA	6.6	44.7
Springfield, MA MSA	22.5	12.3
Stamford--Norwalk, CT PMSA	25.4	2.8
Stockton--Lodi, CA MSA †	52.8	22.0

**Appendix B: Metropolitan Area by Metropolitan Area Percentage of LIHTC Family Units in Census Tracts with Relatively Low Percentages of Minorities for Metropolitan Areas with Population Greater than 250,000 (LIHTC Units Placed in Service 1995-2003)**

<b>MSA/PMSA (Large Metropolitans Only) in Alphabetical Order</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Syracuse, NY MSA	12.1	37.9
Tacoma, WA PMSA	24.0	60.8
Tallahassee, FL MSA	40.3	60.5
Tampa--St. Petersburg--Clearwater, FL MSA	24.0	29.4
Toledo, OH MSA	19.9	27.2
Trenton, NJ PMSA	35.8	40.5
Tucson, AZ MSA	38.6	18.4
Tulsa, OK MSA	26.1	30.6
Utica--Rome, NY MSA †	9.6	27.9
Vallejo--Fairfield--Napa, CA PMSA	46.1	26.7
Ventura, CA PMSA	43.4	23.1
Visalia--Tulare--Porterville, CA MSA †	58.3	0.4
Washington, DC--MD--VA--WV PMSA	43.9	45.2
Portion in District of Columbia		0.0
Portion in Virginia		61.5
Portion in Maryland		29.8
Portion in West Virginia		100.0
West Palm Beach--Boca Raton, FL MSA	29.4	28.9
Wichita, KS MSA	21.0	53.8
Wilmington--Newark, DE--MD PMSA	26.0	48.1
Portion in Delaware		30.5
Portion in Maryland		100.0
Worcester, MA--CT PMSA	14.5	41.1
Portion in Massachusetts		41.1
Portion in Connecticut		--*
York, PA MSA	8.4	73.9
Youngstown--Warren, OH MSA	13.6	6.6

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000.

Notes: Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999. Maine, Montana, North Dakota, South Dakota, Vermont, and Wyoming do not have areas within large metropolitan areas. An † indicates that bedroom size was missing for 25% or more of units (these units were not used in calculations). An asterisk (\*) indicates the portion of the metropolitan areas within that state does not contain an LIHTC family unit.

**Appendix B1: Metropolitan Areas Ordered by Percentage of LIHTC Family Units in Census Tracts with Lower Minority Population Rate than Average for the Entire Metropolitan Area for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Fayetteville, NC MSA	47.5	87.3
Fort Wayne, IN MSA	13.3	84.2
Galveston--Texas City, TX PMSA	37.0	80.4
Huntington--Ashland, WV--KY--OH MSA	4.4	79.8
Allentown--Bethlehem--Easton, PA MSA	13.4	79.5
York, PA MSA	8.4	73.9
New London--Norwich, CT--RI MSA	14.3	73.1
Albany--Schenectady--Troy, NY MSA †	11.9	72.8
Chattanooga, TN--GA MSA †	17.9	71.0
Des Moines, IA MSA	12.0	66.7
Milwaukee--Waukesha, WI PMSA	25.5	65.1
Kalamazoo--Battle Creek, MI MSA	16.7	64.8
Harrisburg--Lebanon--Carlisle, PA MSA	13.5	62.1
Tacoma, WA PMSA	24.0	60.8
Provo--Orem, UT MSA	10.7	60.7
Davenport--Moline--Rock Island, IA--IL MSA	14.3	60.6
Tallahassee, FL MSA	40.3	60.5
Minneapolis--St. Paul, MN--WI MSA	15.2	58.7
Modesto, CA MSA	43.0	58.5
Dayton--Springfield, OH MSA	18.4	58.5
Charleston, WV MSA	8.5	58.4
Rochester, NY MSA	17.7	57.1
Lexington, KY MSA †	14.9	57.1
Eugene--Springfield, OR MSA	11.4	56.9
Omaha, NE--IA MSA	17.2	56.7
Mobile, AL MSA	31.4	55.7
Little Rock--North Little Rock, AR MSA	26.5	55.5
Birmingham, AL MSA	33.5	54.8
Nashville, TN MSA †	22.0	54.5
Macon, GA MSA †	41.9	53.9
Wichita, KS MSA	21.0	53.8
Gary, IN PMSA	32.1	53.3
Santa Barbara--Santa Maria--Lompoc, CA MSA	43.2	52.5
South Bend, IN MSA	19.2	52.4
Binghamton, NY MSA	8.3	52.2

**Appendix B1: Metropolitan Areas Ordered by Percentage of LIHTC Family Units in Census Tracts with Lower Minority Population Rate than Average for the Entire Metropolitan Area for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Areas Only)</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Brownsville--Harlingen--San Benito, TX MSA †	85.5	51.8
Appleton--Oshkosh--Neenah, WI MSA	6.2	50.0
Flint, MI PMSA	25.8	49.9
Salem, OR PMSA	21.8	49.8
Salt Lake City--Ogden, UT MSA	17.2	49.7
Wilmington--Newark, DE--MD PMSA	26.0	48.1
Reno, NV MSA	27.0	47.9
Baton Rouge, LA MSA	36.1	47.8
Fort Collins--Loveland, CO MSA	12.4	47.4
Indianapolis, IN MSA	19.2	47.3
Oklahoma City, OK MSA	27.1	47.2
Fort Pierce--Port St. Lucie, FL MSA	21.2	47.1
Charleston--North Charleston, SC MSA	35.9	46.9
Santa Rosa, CA PMSA	25.7	46.9
Sarasota--Bradenton, FL MSA	14.5	46.8
Daytona Beach, FL MSA	17.9	46.7
Lawrence, MA--NH PMSA	18.4	45.9
Denver, CO PMSA	29.7	45.4
Washington, DC--MD--VA--WV PMSA	43.9	45.2
Naples, FL MSA	26.4	44.9
Springfield, MO MSA	6.6	44.7
St. Louis, MO--IL MSA	22.6	43.8
Buffalo--Niagara Falls, NY MSA †	17.5	43.8
Kansas City, MO--KS MSA	21.6	43.7
Boulder--Longmont, CO PMSA	16.4	42.7
Sacramento, CA PMSA	35.8	42.6
Bakersfield, CA MSA	50.6	42.0
Colorado Springs, CO MSA	23.8	42.0
Fort Worth--Arlington, TX PMSA †	34.4	41.3
Worcester, MA--CT PMSA	14.5	41.1
Shreveport--Bossier City, LA MSA	41.2	40.7
Trenton, NJ PMSA	35.8	40.5
Middlesex--Somerset--Hunterdon, NJ PMSA	31.9	40.5
Orlando, FL MSA	34.9	39.7
Memphis, TN--AR--MS MSA †	48.1	39.6

**Appendix B1: Metropolitan Areas Ordered by Percentage of LIHTC Family Units in Census Tracts with Lower Minority Population Rate than Average for the Entire Metropolitan Area for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Jacksonville, FL MSA	29.6	39.4
Detroit, MI PMSA	30.3	38.9
Hartford, CT MSA	22.7	38.7
Syracuse, NY MSA	12.1	37.9
New York, NY PMSA †	60.4	37.5
Fayetteville--Springdale--Rogers, AR MSA	14.4	37.3
Saginaw--Bay City--Midland, MI MSA	17.5	35.8
Richmond--Petersburg, VA MSA	36.0	34.9
Baltimore, MD PMSA	33.7	34.4
Lincoln, NE MSA	11.3	33.9
Dallas, TX PMSA †	43.8	33.6
Cincinnati, OH--KY--IN PMSA	16.5	33.5
San Jose, CA PMSA †	56.0	33.4
Norfolk--Virginia Beach--Newport News, VA--NC MSA	38.9	33.2
Nassau--Suffolk, NY PMSA	23.6	32.8
El Paso, TX MSA †	83.0	32.6
Melbourne--Titusville--Palm Bay, FL MSA	16.4	32.4
Boise City, ID MSA	13.4	32.0
Portland--Vancouver, OR--WA PMSA	18.5	31.9
Las Vegas, NV--AZ MSA	37.0	31.8
Lansing--East Lansing, MI MSA	17.8	31.8
Lakeland--Winter Haven, FL MSA	25.4	31.5
Providence--Fall River--Warwick, RI--MA MSA	16.7	31.5
Seattle--Bellevue--Everett, WA PMSA †	23.8	31.3
Louisville, KY--IN MSA †	18.0	31.1
Charlotte--Gastonia--Rock Hill, NC--SC MSA	28.7	30.9
Tulsa, OK MSA	26.1	30.6
Biloxi--Gulfport--Pascagoula, MS MSA	25.3	30.6
Columbus, GA--AL MSA	47.3	30.5
Grand Rapids--Muskegon--Holland, MI MSA	17.0	30.1
Fresno, CA MSA	59.4	30.0
Greenville--Spartanburg--Anderson, SC MSA	22.3	30.0
Tampa--St. Petersburg--Clearwater, FL MSA	24.0	29.4
Philadelphia, PA--NJ PMSA	29.7	29.1
Raleigh--Durham--Chapel Hill, NC MSA	33.2	28.9



**Appendix B1: Metropolitan Areas Ordered by Percentage of LIHTC Family Units in Census Tracts with Lower Minority Population Rate than Average for the Entire Metropolitan Area for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
West Palm Beach--Boca Raton, FL MSA	29.4	28.9
Columbia, SC MSA	37.2	28.8
Augusta--Aiken, GA--SC MSA †	39.7	28.5
Utica--Rome, NY MSA †	9.6	27.9
Madison, WI MSA	12.5	27.8
Toledo, OH MSA	19.9	27.2
Scranton--Wilkes-Barre--Hazleton, PA MSA	3.8	27.2
Vallejo--Fairfield--Napa, CA PMSA	46.1	26.7
Spokane, WA MSA	10.3	26.4
Pittsburgh, PA MSA	10.9	26.3
Columbus, OH MSA	19.6	26.1
San Diego, CA MSA	45.1	26.0
Fort Lauderdale, FL PMSA	42.0	25.9
Riverside--San Bernardino, CA PMSA	52.8	25.6
Ann Arbor, MI PMSA	16.3	25.3
Lancaster, PA MSA	10.6	24.9
Montgomery, AL MSA	42.0	24.4
Houston, TX PMSA †	54.0	24.3
Salinas, CA MSA †	59.8	23.8
Knoxville, TN MSA †	9.4	23.5
San Francisco, CA PMSA †	48.9	23.4
Ventura, CA PMSA	43.4	23.1
Orange County, CA PMSA †	48.9	22.7
Jackson, MS MSA	47.8	22.2
Atlanta, GA MSA †	40.1	22.2
Stockton--Lodi, CA MSA †	52.8	22.0
Erie, PA MSA	10.2	21.7
Anchorage, AK MSA	30.1	20.9
McAllen--Edinburg--Mission, TX MSA †	89.6	20.8
Los Angeles--Long Beach, CA PMSA	69.1	20.8
Santa Cruz--Watsonville, CA PMSA	34.5	20.8
San Antonio, TX MSA †	60.7	20.7
Savannah, GA MSA	39.8	20.7
Honolulu, HI MSA	80.0	20.6
Reading, PA MSA	15.0	20.6

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<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Newburgh, NY—PA PMSA †	20.9	19.4
Lafayette, LA MSA	31.1	19.3
New Haven--Meriden, CT PMSA	27.0	18.6
Tucson, AZ MSA	38.6	18.4
Albuquerque, NM MSA	52.2	17.9
Monmouth—Ocean, NJ PMSA	15.2	17.6
Brockton, MA PMSA	18.6	17.0
Austin--San Marcos, TX MSA †	39.3	16.1
Dutchess County, NY PMSA †	19.7	16.0
Chicago, IL PMSA †	42.0	15.6
Phoenix--Mesa, AZ MSA	34.2	15.3
Cleveland--Lorain--Elyria, OH PMSA	24.6	14.7
Evansville--Henderson, IN--KY MSA	8.7	14.7
Fort Myers--Cape Coral, FL MSA	18.1	14.6
Oakland, CA PMSA †	52.5	14.2
Canton--Massillon, OH MSA	9.6	14.0
Greensboro--Winston-Salem--High Point, NC MSA	27.7	12.9
Springfield, MA MSA	22.5	12.3
Huntsville, AL MSA	26.8	11.9
Akron, OH PMSA	14.6	11.8
Killeen--Temple, TX MSA †	42.0	11.7
Miami, FL PMSA	79.3	8.9
Hamilton--Middletown, OH PMSA	9.7	8.9
Newark, NJ PMSA	41.1	7.4
Boston, MA--NH PMSA	20.0	6.7
Youngstown--Warren, OH MSA	13.6	6.6
Beaumont--Port Arthur, TX MSA †	36.0	4.8
Jersey City, NJ PMSA	64.7	3.6
Lowell, MA--NH PMSA	16.9	3.2
Stamford--Norwalk, CT PMSA	25.4	2.8
New Orleans, LA MSA	45.3	1.4
Hickory--Morganton--Lenoir, NC MSA	14.2	0.8
Visalia--Tulare--Porterville, CA MSA †	58.3	0.4
Bergen--Passaic, NJ PMSA	35.2	0.3
Corpus Christi, TX MSA	60.9	0.0

**Appendix B1: Metropolitan Areas Ordered by Percentage of LIHTC Family Units in Census Tracts with Lower Minority Population Rate than Average for the Entire Metropolitan Area for Metropolitan Areas with Population Greater than 250,000**

<b>MSA/PMSA (Large Metropolitan Only)</b>	<b>Percent Minority for the Entire Metropolitan Area</b>	<b>Percentage of LIHTC Family Units in Census Tracts with Minority Percentages Less than the Average for the Entire Metropolitan Area</b>
Atlantic--Cape May, NJ PMSA	28.6	0.0
Bridgeport, CT PMSA	28.0	0.0
Pensacola, FL MSA	24.0	0.0
Ocala, FL MSA	19.6	0.0
Rockford, IL MSA	18.3	0.0
Peoria--Pekin, IL MSA	12.8	0.0
Johnson City--Kingsport--Bristol, TN--VA MSA †	4.3	0.0

Source: HUD National LIHTC Database (for projects placed in service 1995 to 2003) and Census 2000.

Notes: Metropolitan areas are defined according to the MSA/PMSA definitions published June 30, 1999. Maine, Montana, North Dakota, South Dakota, Vermont, and Wyoming do not have areas within large metropolitan areas. An † indicates that bedroom size was missing for 25% or more of units (these units were not used in calculations).