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How Housing Supply Shapes Access to Opportunity for Renters

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Executive Summary

An increasing number of local, state, and federal policies aim to increase access to areas of opportunity for lower-income households. Housing supply—the amount, mix, and location of housing options—plays a central role in dictating neighborhood form and affects the availability and distribution of rental housing within and across regions. This analysis assigns census tracts to one of four categories based on the share of housing stock that is single family: Single-Family, Predominantly Single-Family, Mixed Housing Stock, and Majority Multifamily. It then uses census tract-level data from the decennial census, American Community Survey, and the U.S. Department of Housing and Urban Development's Low-Income Housing Tax Credit (LIHTC) database to analyze the ways in which housing supply shapes neighborhoods and access to opportunity for renter households in the nation's 100 largest metro areas. We find:

- **The number of Single-Family neighborhoods in the nation's largest metro areas has grown by almost 40 percent since 1990, largely at the expense of neighborhoods that offer a more diverse mix of housing types.** Single-family homes accounted for the majority of new units added since 1990 in almost every type of neighborhood. As a result, roughly one-quarter of neighborhoods that had more mixed housing stock in 1990 became predominantly single-family by 2016.
- **Among the nation's 100 largest metro areas, 94 registered an increase in the share of neighborhoods that are Single-Family.** Sun Belt metro areas experienced the largest shifts, with fast-growing regions like Las Vegas, Phoenix, and Riverside seeing their share of Single-Family neighborhoods grow by at least 20 percentage points.
- **Single-Family neighborhoods score highest on opportunity indicators but contain less than 10 percent of rental housing in major metro areas.** The lack of rental options, particularly lower cost units, in neighborhoods dominated by single-family housing limits the ability of lower- and moderate-income renters to access those neighborhoods. Relative to other neighborhood types, single-family tracts have the lowest poverty rates, highest median incomes, and greatest share of households with a bachelor's degree or higher.
- **While single-family rentals made up a growing share of the rental market in recent years, fewer than one in four of those rentals are located in Single-Family neighborhoods.** Most single-family renters live in neighborhoods where single-family rentals make up at least 10 percent of the housing stock. The more single-family rentals cluster in a neighborhood, the more likely that tract is to show signs of economic distress. For example, in tracts where single-family rentals make up at least 30 percent of the housing stock poverty rates average nearly 30 percent.
- **New construction of affordable housing has been largely concentrated in denser neighborhoods, but when built in Single-Family tracts, it has improved neighborhood conditions for subsidized residents.** Single-Family tracts were home to 20 percent of all net housing unit gains in the nation's major metro areas between 1990 and 2016, but just 7 percent of new LIHTC units. In contrast, Majority Multifamily neighborhoods accounted for 8 percent of all net housing unit gains but were home to almost one-quarter of new LIHTC production. The average poverty rate in Single-Family tracts with new LIHTC construction was less than 10 percent, but nearly 30 percent for Majority Multifamily neighborhoods with new LIHTC units.

As policymakers and practitioners look for ways to increase access to areas of opportunity for lower-income families, they should consider multiple, complementary channels. Certainly, tenant-focused strategies that aid mobility and community development investments that increase opportunity in areas where affordable and subsidized rentals are already clustered are critical. But to scale the range of housing choices that would be needed to really move the needle on access, a broader set of supply-focused strategies will be needed.

Such strategies should work to diversify housing stock (e.g., through expanding Accessory Dwelling Units and/or allowing modest density through duplexes, triplexes, and fourplexes) in Single-Family neighborhoods where market-driven conversions to rental are less likely. Considering by-right zoning for LIHTC projects and allowing greater flexibility in the project types developed could help boost new affordable production in a broader range of neighborhood types. Finally, given the scale of the need for affordable rentals, looking beyond LIHTC to leverage new financing streams for the production of rental housing affordable to low- and middle-income families is a crucial step for expanding much needed supply across different kinds of neighborhoods and markets.

Introduction

Housing and land use policies have a long and fraught history in shaping patterns of exclusion and privilege in the United States—disparities that persist in today's economically and racially segregated metropolitan landscape. Increasingly, policymakers and practitioners at the local, state, and federal level have focused on rolling back that exclusionary legacy by actively fostering greater access for lower-income households to areas of opportunity through housing.

A critical underlying factor that can either aid or hinder those strategies is the supply of housing within and across different neighborhoods. The amount, type, and affordability of housing dictates the geographic contours of the rental market at the neighborhood level and shapes how inclusive or exclusive a neighborhood is for renter households. Low-income households face many more constraints in their housing choices, and often have access to a narrower set of neighborhoods. The increasing strain on the rental market brought on by the drop-off in homeownership after the Great Recession has only put more pressure on low-income renters trying to access stable, affordable housing, let alone in sought-after neighborhoods with good schools and job opportunities nearby—neighborhoods that often tend to be dominated by single-family housing.[1]

This paper explores how housing supply and a neighborhood's built environment affect the location of rental housing, and particularly affordable rental stock, and the extent to which lower- and moderate-income households can access areas of opportunity. To do so, we create a neighborhood typology for all census tracts in the nation's 100 largest metro areas based on housing stock—with a focus on the predominance of single-family housing—and examine how these neighborhoods have changed over the past two and a half decades.

Overlaid with this typology is an analysis of two mechanisms that could provide pathways to increasing access for lower-income households to areas of higher-opportunity. The first is the rise of single-family rentals, particularly since the Great Recession.[2] The second is the location of new Low-Income Housing Tax Credit (LIHTC) projects—the principal mechanism for directly adding to the affordable rental stock. The paper considers how these trends and production patterns fit within our neighborhood typologies and observed development trends. The paper concludes with a discussion of the implications of these findings for strategies aimed at using rental housing to increase access to opportunity for low- and moderate-income households.

A Note on Data Sources and Methods

The analysis in this paper relies on a typology based on the share of a census tract's housing stock that is comprised of single-family units.[3] Single-family units accounted for well-over three-quarters of net housing stock gains in the nation's largest metro areas in each decade since the 1990s, and have skewed larger in size over time. Such homes are more likely to be owner-occupied and more expensive.[4] Moreover, the prevalence of single-family housing in a neighborhood serves as a proxy for the presence of single-family zoning, which is related to patterns of racial and economic exclusion.[5]

Our typology distributes neighborhoods into one of four categories:

NEIGHBORHOOD TYPE	HOUSING STOCK CHARACTERISTICS
Single-Family	More than 90% Single-Family Units
Predominantly Single-Family	70% to 90% Single-Family Units
Mixed	30% to 70% Single-Family Units
Majority Multifamily	Less than 30% Single-Family Units

Note: Single-Family includes both detached and attached (e.g. townhome) housing.

See Technical Appendix for more detailed information on data and methodology.

We assess trends over time between 1990 and 2016, with all data standardized to 2010 Census geographies using Social Explorer's crosswalks. Key data sources are outlined on the next page.

	DATA SOURCES	RESEARCH QUESTIONS
HOUSING STOCK TRENDS	1990 Decennial Census 5 Year 2016 American Community Survey	How has the housing stock changed over time overall and by neighborhood type?
NEIGHBORHOOD OPPORTUNITY INDICATORS	1990 Decennial Census 5 Year 2016 American Community Survey	How do the opportunity characteristics compare across different neighborhood types, and how have they changed over time?
SINGLE-FAMILY RENTALS	1990 Decennial Census 5 Year 2016 American Community Survey	In what types of neighborhoods are single-family rentals concentrated, and with what implications for access to opportunity?
LOW-INCOME HOUSING TAX CREDIT (LIHTC) PROJECTS	HUD LIHTC Database (Data Through 2016)	What neighborhood types are adding new construction LIHTC projects? How has this changed over time?

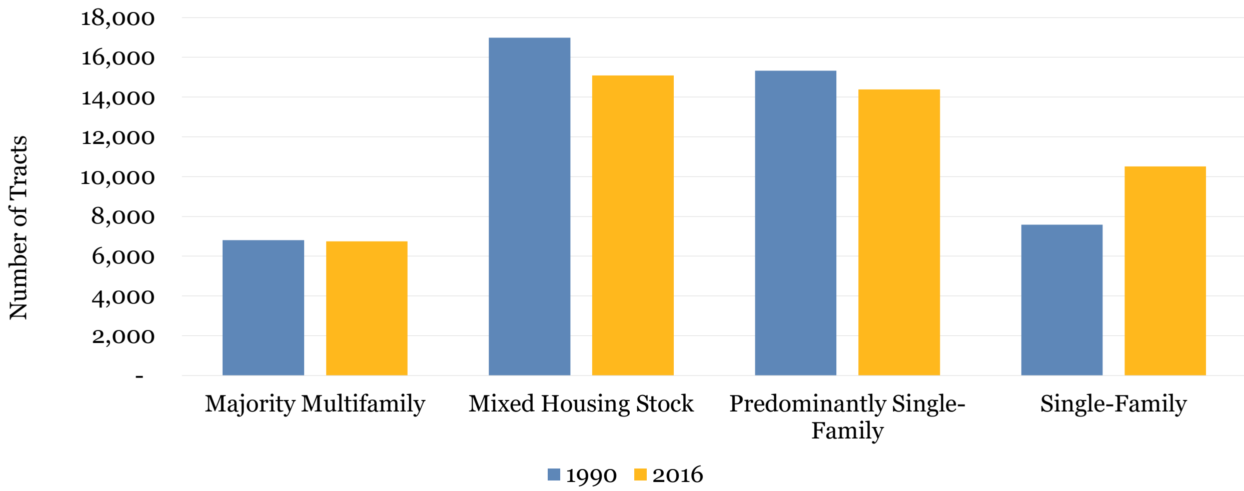
The number of Single-Family neighborhoods in the nation's largest metro areas has grown by almost 40 percent since 1990, largely at the expense of neighborhoods that offer a more diverse mix of housing types.

Between 1990 and 2016, the housing stock in the 100 largest metro areas grew by nearly 21 million units. Single-family homes accounted for almost 80 percent of that net gain. By 2016, single-family homes made up nearly two-thirds of all housing in the nation's major metro areas. The continued—and growing—dominance of single-family stock is evident in the development patterns and built form of major metro area neighborhoods, and in the way those patterns have shifted over time.

In 1990, just over half of major metro area neighborhoods were Majority Multifamily or Mixed Stock neighborhoods (Figure 1). But two and a half decades later, the balance on neighborhood form had tipped. By 2016, the majority of major metro neighborhoods (53 percent) fell in the Predominantly Single-Family and Single-Family neighborhood types. That shift was driven by the increase in neighborhoods with the most homogenous and restrictive built form: the number of Single-Family neighborhoods climbed by nearly 40 percent over this period, as every other category registered decreases.

While it is not common for a neighborhood to shift built form categories, those that did so over this time period were much more likely to shift toward

Figure 1. Neighborhoods by Housing Form Type, 100 Largest Metros

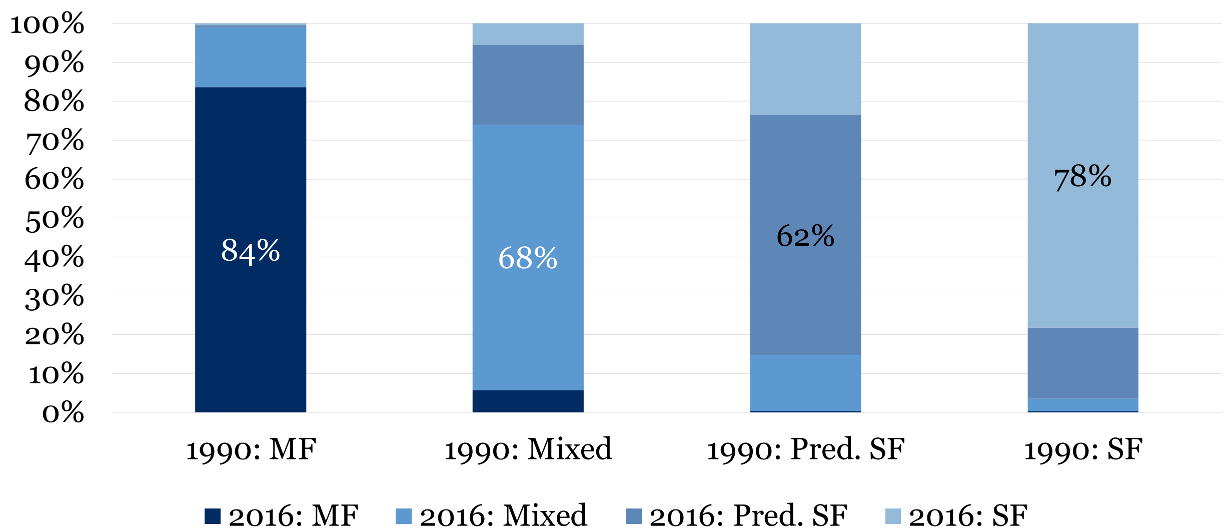


Source: Decennial Census 1990 and American Community Survey 2012-2016. Neighborhoods are defined as Census Tracts and are crosswalked to 2010 geographies. Metro areas defined by 2013 OMB boundaries with 1990 neighborhoods allocated accordingly.

less dense forms (Figure 2). For instance, 24 percent of neighborhoods that were Predominantly Single-Family in 1990 had become Single-Family by 2016. That is 10 percentage-points higher than the share of Predominantly Single-Family neighborhoods that transitioned into Mixed Stock tracts. Among neighborhoods that started as Mixed Housing Stock in 1990, more than one-quarter ended up in the Predominantly Single-Family or Single-Family categories by 2016, while less than 6 percent densified. Once again, these shifts reflect the underlying development patterns across neighborhood types: single-family housing dominated production gains in every neighborhood category except Majority Multifamily (Figure 3).

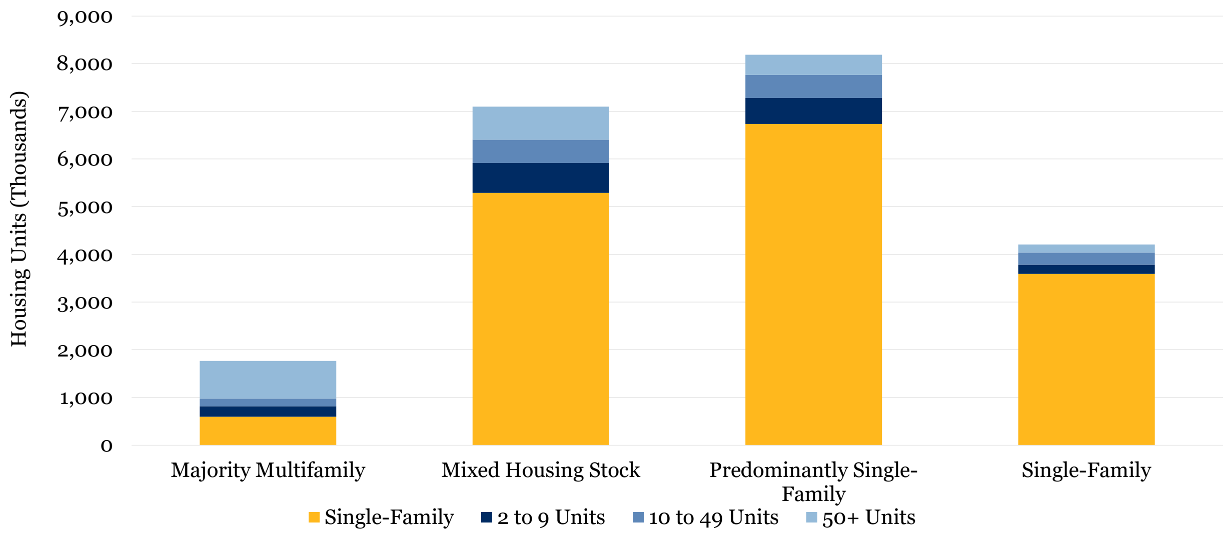
While the experience of individual metro areas varies, it is striking how broadly shared these shifts have been across a diverse array of individual metropolitan markets.

Figure 2. Distribution of 1990 Neighborhoods by Their 2016 Category, 100 Largest Metros



Source: Decennial Census 1990 and American Community Survey 2012-2016. Both 1990 and 2012-2016 geographies are crosswalked to a consistent 2010 census geography for change over time analysis. Aggregated from Census Tract level data for the 100 largest metros.

Figure 3. Change in Housing Units, 1990 to 2012-16, 100 Largest Metros



Source: Decennial Census 1990 and American Community Survey 2012-2016. Both 1990 and 2012-2016 geographies are crosswalked to a consistent 2010 census geography for change over time analysis. Aggregated from Census Tract level data for the 100 largest metros.

Among the nation's 100 largest metro areas, 94 saw an increase in the number of Single-Family neighborhoods.

Over the last two and a half decades, 94 of the nation's 100 largest metro areas experienced an increase in the share of neighborhoods that qualify as Single-Family. Single-Family neighborhoods gained the most ground in fast-growing Sun Belt metro areas (Table 1). The Las Vegas, Phoenix, and Riverside metro areas each saw their share of Single-Family neighborhoods jump by at least 20 percentage points between 1990 and 2016.

Table 1. Top and Bottom Metro Areas for Percentage-Point Change in Share of Tracts That Are Single-Family, 1990 to 2016

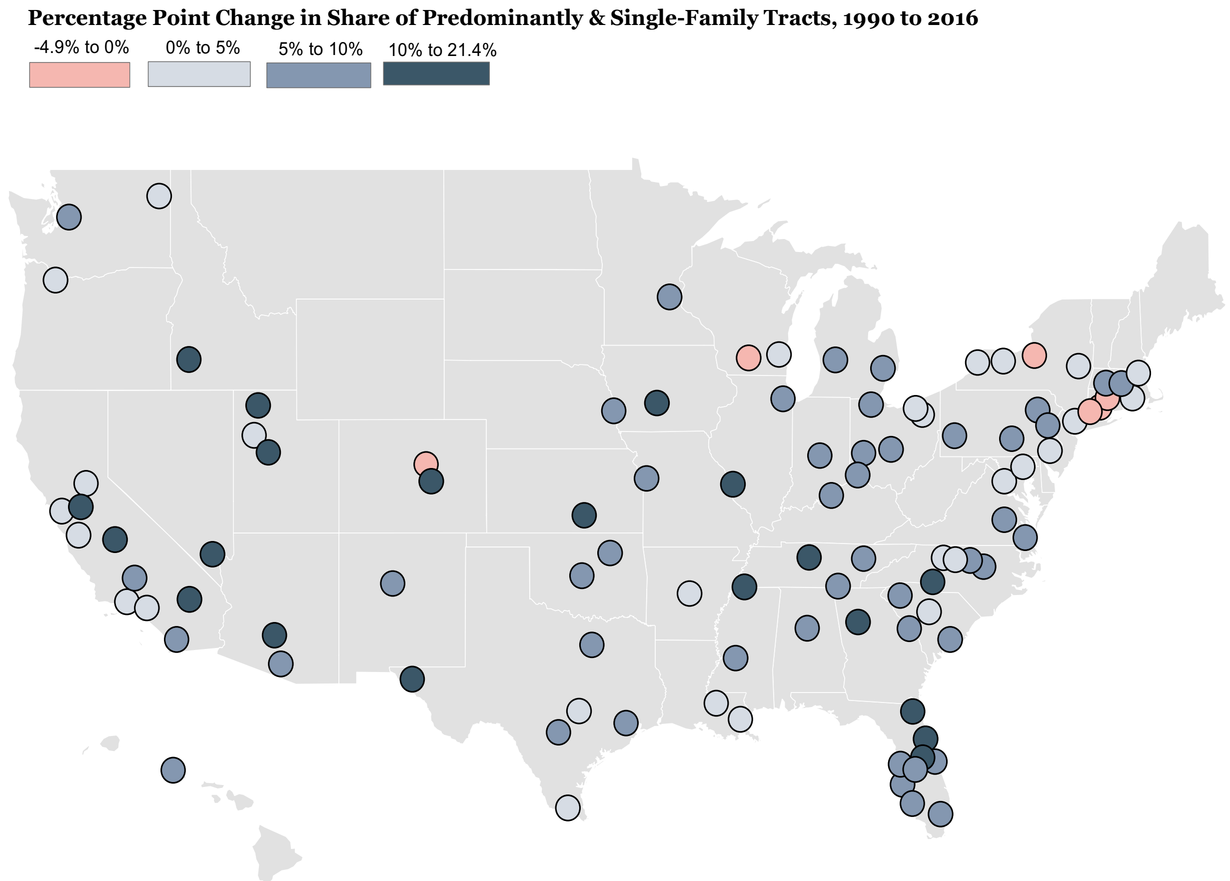
	Share of tracts that are Single-Family, 2016	Percentage point change in the share of Single-Family tracts since 1990
Las Vegas-Henderson-Paradise, NV Metro Area	29.4	21.4
Phoenix-Mesa-Scottsdale, AZ Metro Area	34.0	20.4
Riverside-San Bernardino-Ontario, CA Metro Area	31.8	20.2
Deltona-Daytona Beach-Ormond Beach, FL Metro Area	32.3	19.5
Provo-Orem, UT Metro Area	40.3	15.5
Nashville-Davidson--Murfreesboro--Franklin, TN Metro Area	21.4	14.3
Charlotte-Concord-Gastonia, NC-SC Metro Area	19.8	13.7
Atlanta-Sandy Springs-Roswell, GA Metro Area	33.1	13.3
Wichita, KS Metro Area	23.0	13.2
Orlando-Kissimmee-Sanford, FL Metro Area	23.7	13.1
Bridgeport, CT Metro Area	32.4	-2.4
Hartford, CT Metro Area	20.2	-3.1
Madison, WI Metro Area	11.5	-3.8
New Haven, CT Metro Area	15.3	-4.2
Denver, CO Metro Area	31.1	-4.9

Source: Decennial Census 1990 and American Community Survey 2012-2016.

Only five major metro areas posted declines in the share of Single-Family neighborhoods. With the exception of Denver, which had the highest share of single-family neighborhoods in 1990 among all top 100 metros, the other metros registering declines were largely characterized by relatively slow housing market growth. Of the small number of Single-Family neighborhoods that shifted toward a denser form over this time period, those that did were characterized by fewer housing units per square mile and were located farther away from Central Business Districts (CBDs) in 1990. These neighborhoods were newer in 1990 and likely shifted by adding higher density housing types as they built out rather than by replacing existing single-family homes.

While Sun Belt metro areas experienced some of the largest shifts toward the Single-Family neighborhood form, the prevalence of single-family development patterns was by no means limited to those regions (Map 1). By 2016, Predominantly Single-Family and Single-Family neighborhoods made up the majority of neighborhoods in 73 major metro areas across the country.

Map 1. Change in the Share of Metro Area Neighborhoods That Are Predominantly Single-Family or Single-Family, 1990 to 2016, 100 Largest Metro Areas



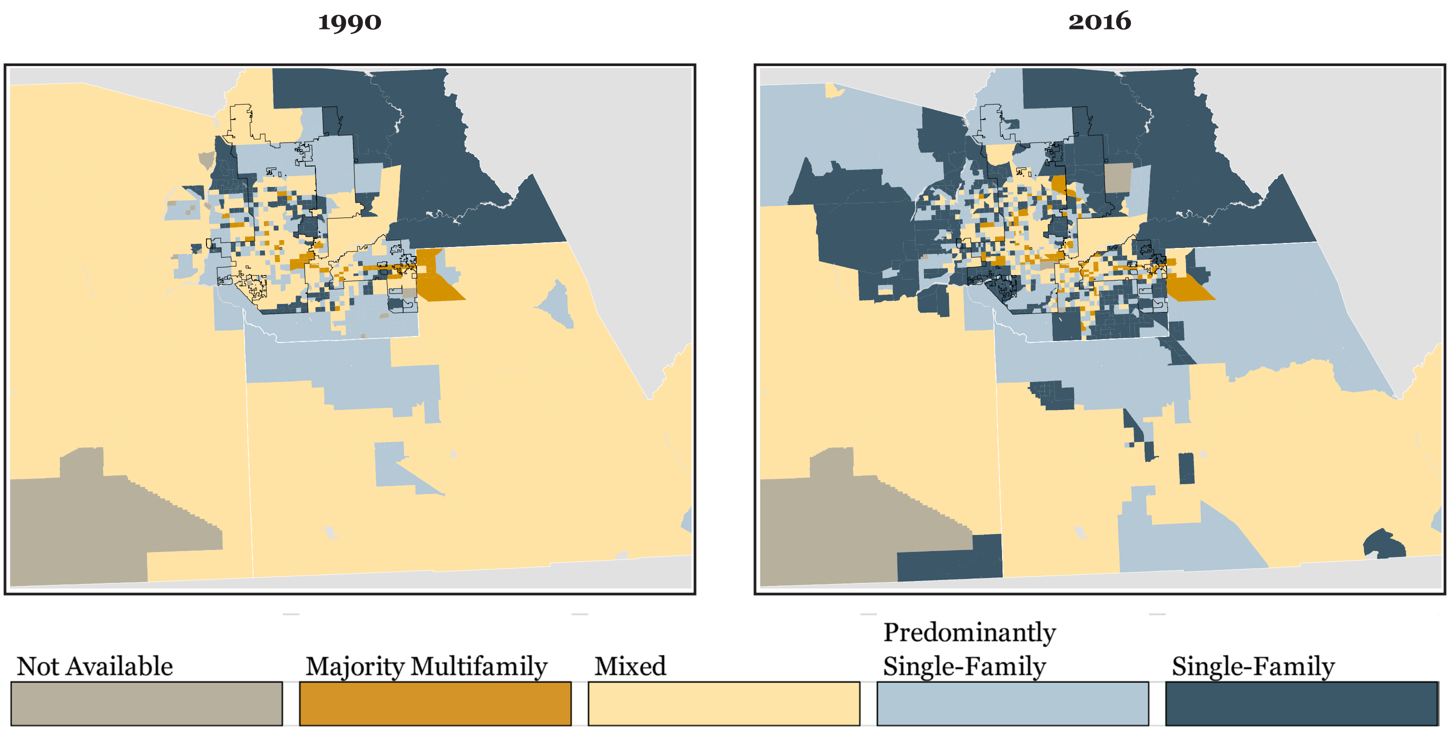
Source: Decennial Census 1990 and American Community Survey 2012-2016.

Mapping neighborhood change in individual metro areas reveals the ways in which Predominantly Single-Family and Single-Family neighborhoods are distributed—and have spread—throughout different regions. Whether looking to a fast-growing, sprawling Sun Belt metro area like Phoenix-Mesa-Scottsdale (Map 2), a production constrained, high-cost area like the Seattle-Tacoma-Bellevue metro area (Map 3), or a Midwestern frostbelt region like Minneapolis-St. Paul (Map 4) single family-oriented neighborhoods spread markedly in each region's suburbs. But it is also notable that such neighborhoods are not confined to the suburbs. The core cities in each region contain a patchwork of Predominantly Single-Family and Single-Family neighborhoods that did not diminish over the period studied.

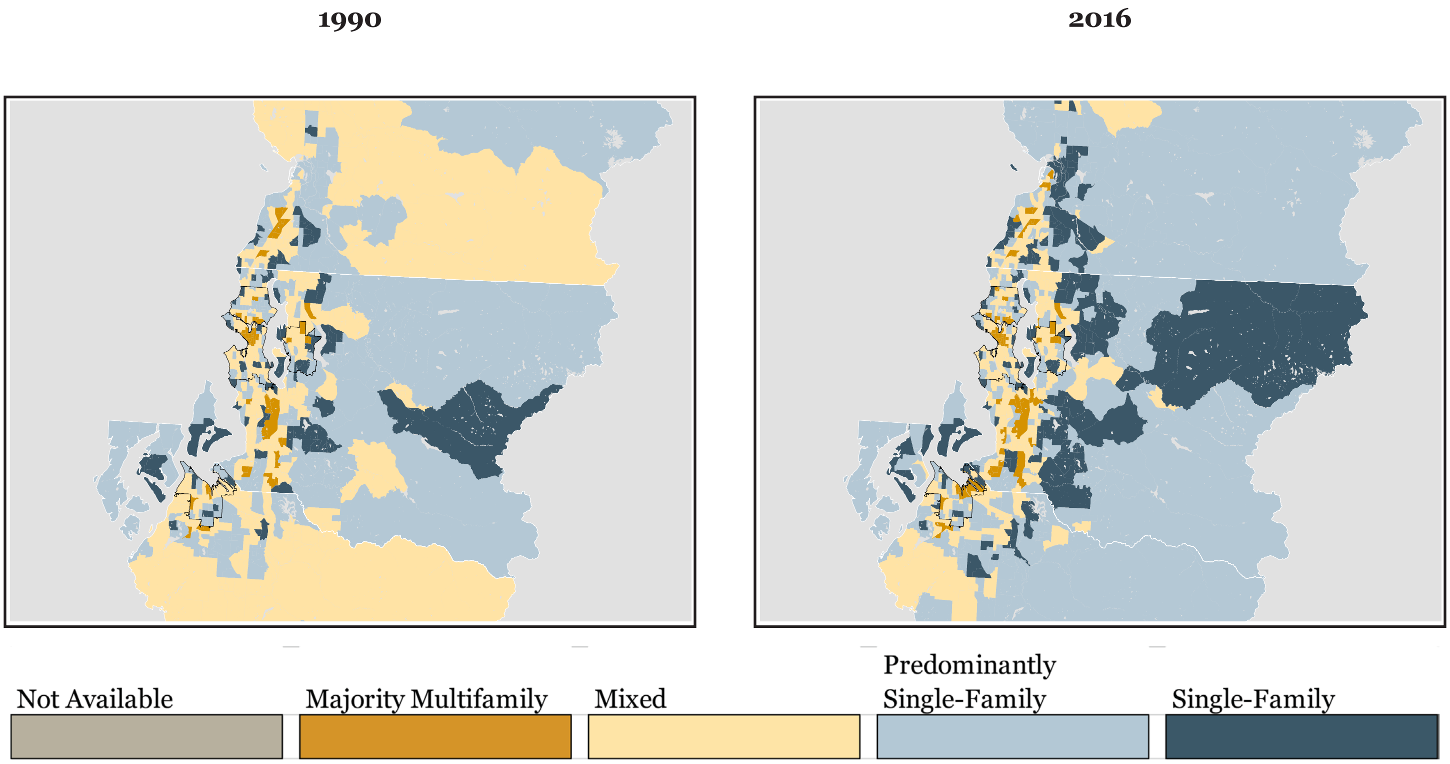
In the cities of Seattle and Minneapolis, each of which has recently made efforts to address single-family zoning within their jurisdictions, the number of Single-Family neighborhoods ticked up slightly between 1990 and 2016. Phoenix, Mesa, and Scottsdale experienced more dramatic shifts amid their rapid growth: together, the number of Single-Family neighborhoods in those cities roughly doubled over that time period.

Given these broad shifts toward single-family housing—and the fact that most single-family housing is owner-occupied and often priced in the top third of regional home prices—what does that mean for renters, particularly those with low and moderate incomes, and their ability to access different kinds of neighborhoods?[6]

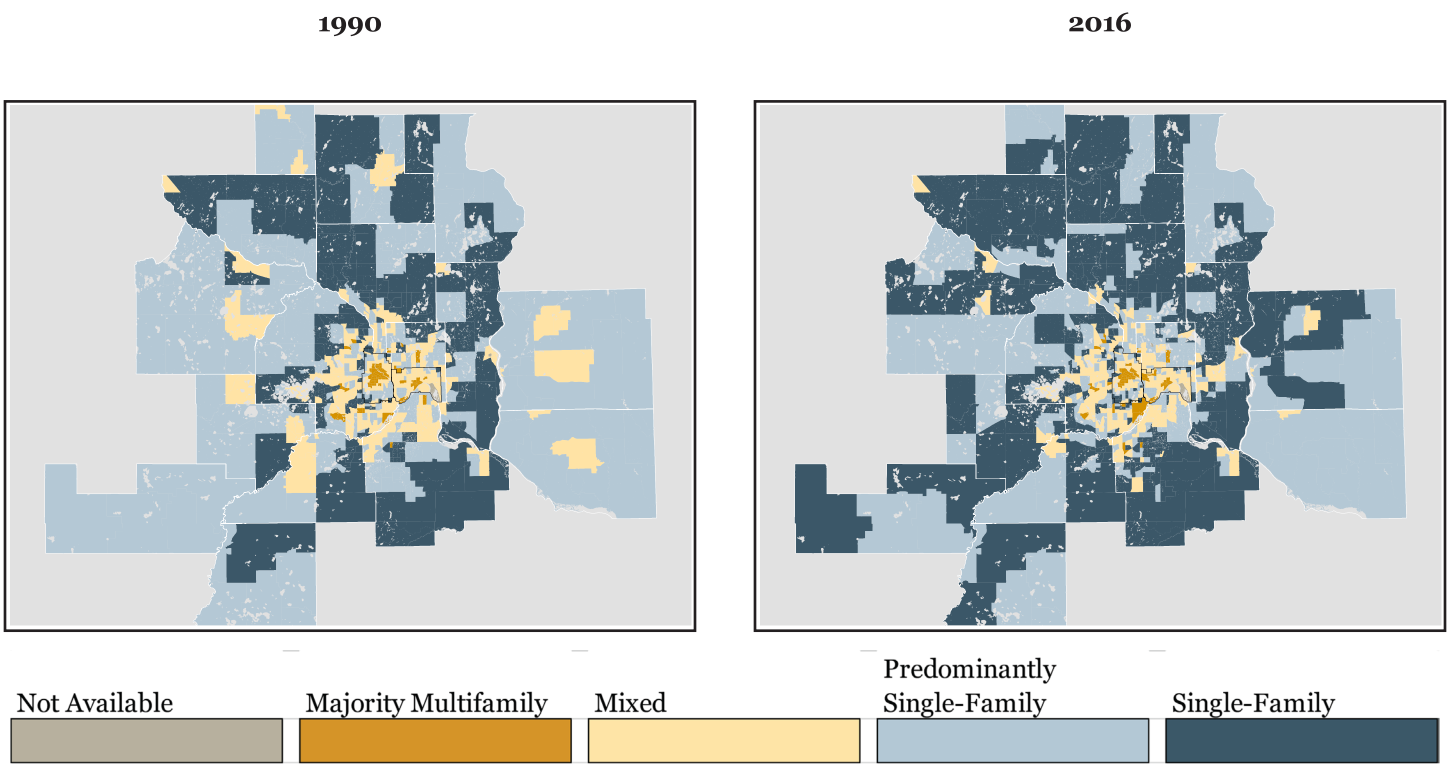
Map 2. Phoenix-Mesa-Scottsdale Neighborhood Typology, 1990 versus 2016



Map 3. Seattle-Tacoma-Bellevue Neighborhood Typology, 1990 versus 2016



Map 4. Minneapolis-St. Paul Neighborhood Typology, 1990 versus 2016

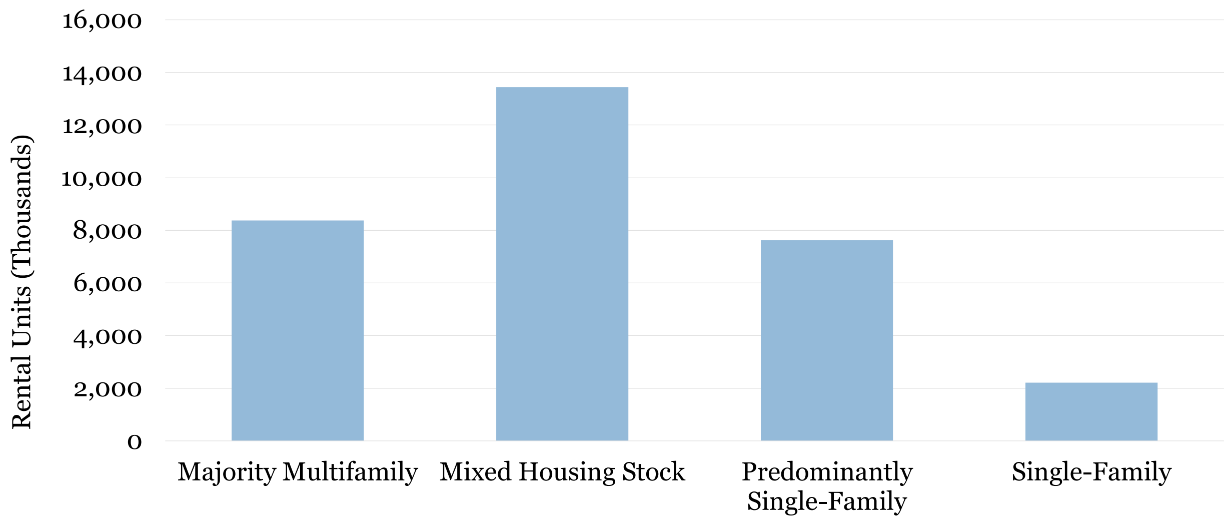


Single-Family neighborhoods score highest on opportunity indicators but contain less than 10 percent of major metro area rental housing.

Rental units can come in all forms, but historically they have skewed heavily toward multifamily buildings, from smaller 2 to 4 unit buildings to large apartment complexes. In 2016, two-thirds of major metro rental stock was in buildings with 2 or more units. The composition of today's rental stock means, by extension, rental units are less likely to be in neighborhoods dominated by single-family housing (Figure 4).

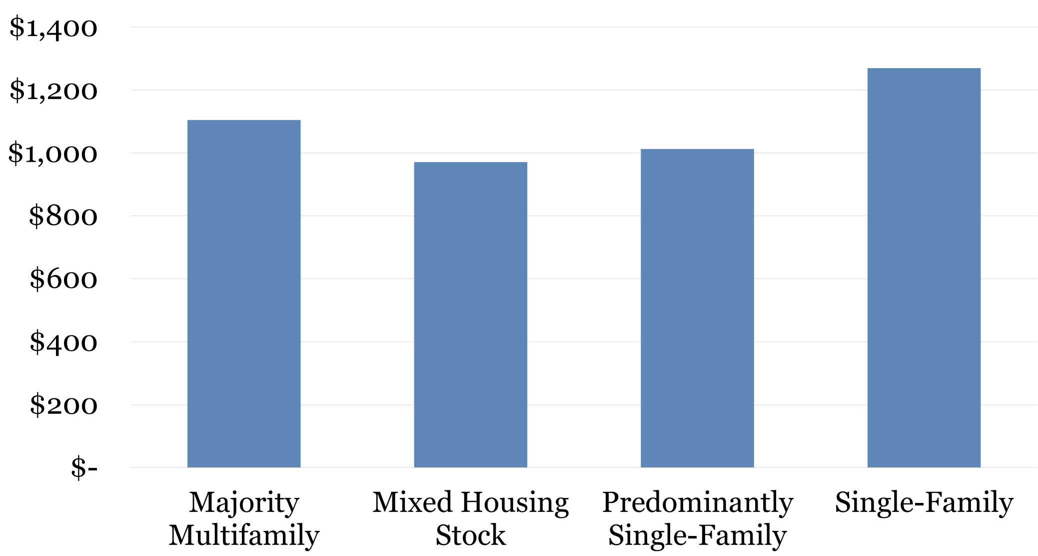
The rental stock that is available in Single-Family neighborhoods tends to be less affordable (Figure 5). In 2016, typical rents in Single-Family neighborhoods outstripped rents in areas with more mixed housing stock by more than 20 percent, and were 13 percent higher than the median rent in Majority Multifamily tracts. The majority of renter households earning less than $50,000 in Single-Family neighborhoods were extremely cost-burdened, meaning they spent more than 50 percent of their income on rent (Figure 6), and well over three-quarters spent more than 30 percent. These dynamics are almost universally true across all top 100 metropolitan areas.

Figure 4. Number of Rental Units, 2012-2016, 100 Largest Metro Areas



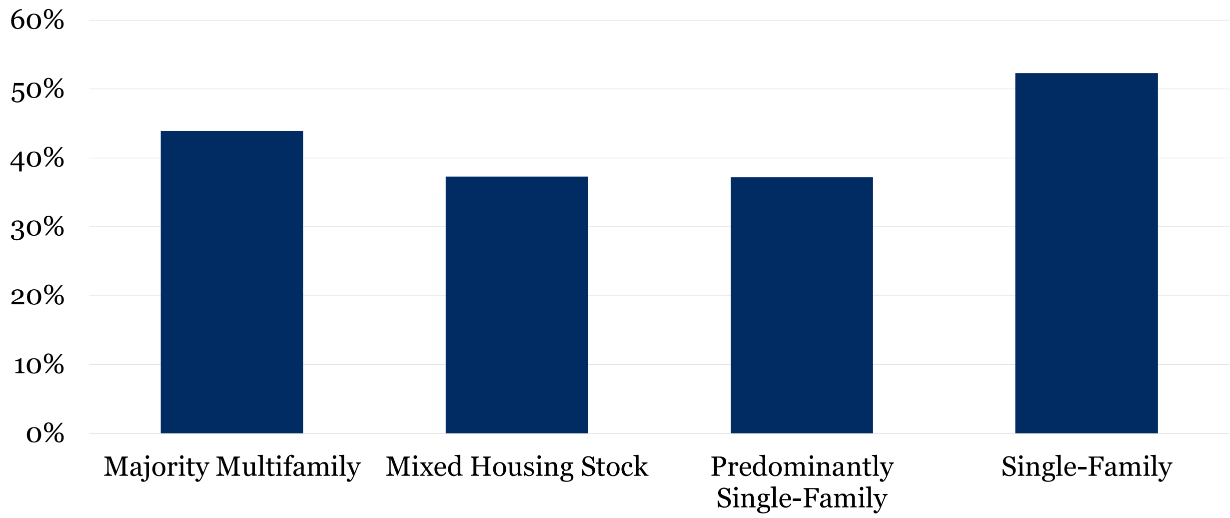
Source: American Community Survey 2012-2016. Aggregated from Census Tract level data for the 100 largest metros.

Figure 5. Median Rent, 2012-2016, 100 Largest Metro Areas



Source: American Community Survey 2012-2016. Rents calculated by finding the median of census tract median rents within each neighborhood type, weighted by occupied rental units.

Figure 6. Share of Low-Income Renters with Extreme Rent Cost-Burdens, 2012-2016, 100 Largest Metro Areas



Source: American Community Survey 2012-2016. Low-income renters include households earning less than $50,000 annually. Extremely cost-burdened includes households paying more than 50 percent of their income on rent.

That neighborhoods dominated by single-family housing are less accessible to renters not only significantly narrows the "choice set" of neighborhoods open to renters—and even more so for those with lower or moderate incomes—it also limits their ability to gain a toehold in areas of opportunity. On average, Single-Family neighborhoods have higher college education and employment rates than other neighborhood types (Table 2). They also have lower poverty rates and higher median incomes.

Moreover, Single-Family neighborhoods also experienced the largest relative improvements in these metrics since 1990. For instance, real median household incomes rose more than 37 percent in Single-Family neighborhoods from 1990 to 2016, while the other neighborhood categories posted increases of less than 20 percent. Single-Family neighborhoods also experienced the largest uptick in bachelor's degree attainment along with Majority Multifamily, and the smallest increase in poverty rates (Figure 7).

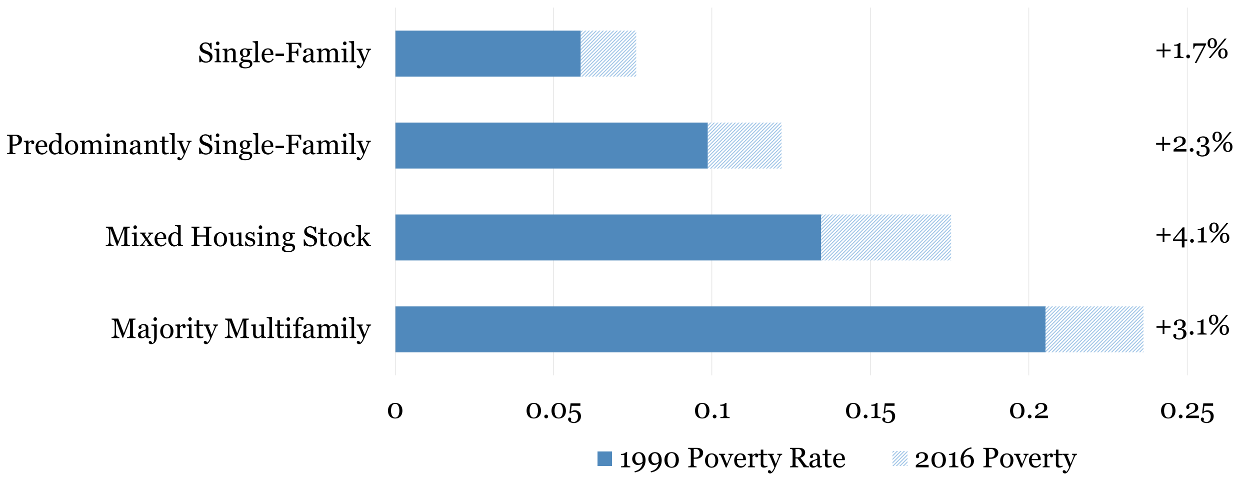
The demographic makeup of Single-Family neighborhoods means that any benefits related to these opportunity-rich neighborhoods accrue disproportionately to White households. Non-Latinx Whites

Table 2. Opportunity Characteristics by 2016 Neighborhood Typology, 100 Largest Metros

	Share White	Median Household Income (2016 dollars)	Poverty Rate	Share with Bachelor's Degree or Higher*	Employment Rate**
Majority Multifamily	37%	$44,870	23.6%	37.1%	76.2%
Mixed Housing Stock	50%	$51,577	17.5%	30.6%	76.6%
Predominantly Single-Family	62%	$65,000	12.2%	32.2%	77.9%
Single-Family	67%	$87,218	7.6%	39.6%	79.8%

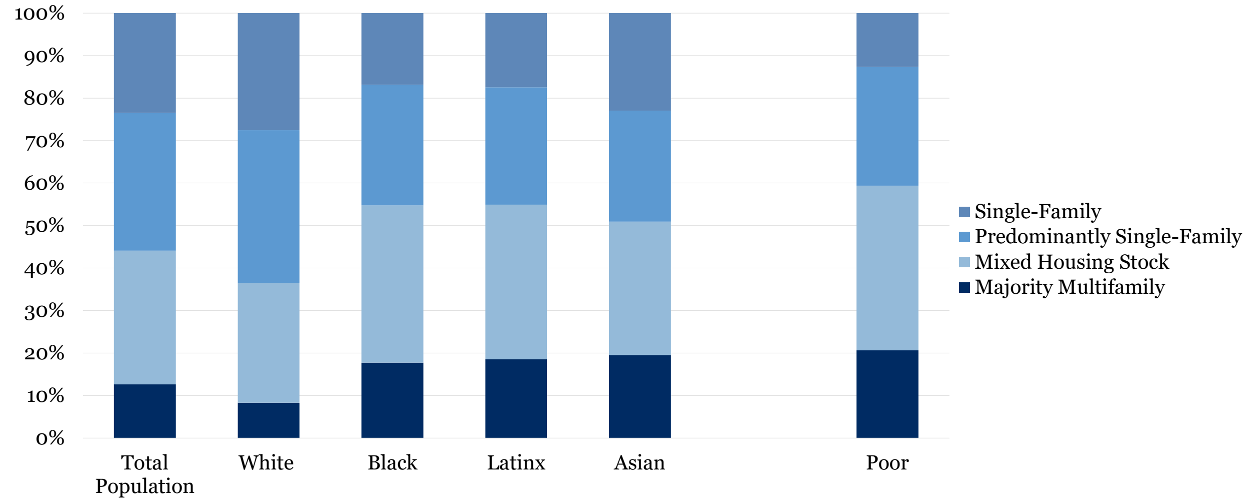
Source: American Community Survey 2012-2016.
**Universe includes those 25 years and older.*
***Universe includes those aged 25 to 54. The employment rate captures the share of individuals that are employed, regardless of whether they are seeking work.*

Figure 7. Poverty Rate by 2016 Neighborhood Typology, 100 Largest Metros



Source: Decennial Census 1990 and American Community Survey 2012-2016. Aggregated from Census Tract level data for the 100 largest metros.

Figure 8. Distribution of the Population Across Neighborhood Types by Race, Ethnicity, and Poverty Status by 2016 Neighborhood Typology, 2012-16, 100 Largest Metro Areas



Source: Decennial Census 1990 and American Community Survey 2012-2016.

accounted for 65 percent of the residents in Single-Family neighborhoods in 2016 and 62 percent in Predominantly Single-Family tracts, but less than half the population in Mixed Stock and Majority Multifamily neighborhoods. Put differently, Whites are over-represented in Single-Family and Predominantly Single-Family neighborhoods, while Blacks, Latinx, and poor residents are significantly under-represented (Figure 8).

These patterns have their roots in historical patterns of segregation and redlining, but evidence suggests that these patterns endure, as the highest opportunity places are the least likely to shift neighborhood form and allow greater access to less privileged groups. Neighborhoods that were Whiter with higher employment and lower poverty rates in 1990 were more likely to increase their concentration of single-family homes. The reverse is true for those neighborhoods that shifted toward less single-family.

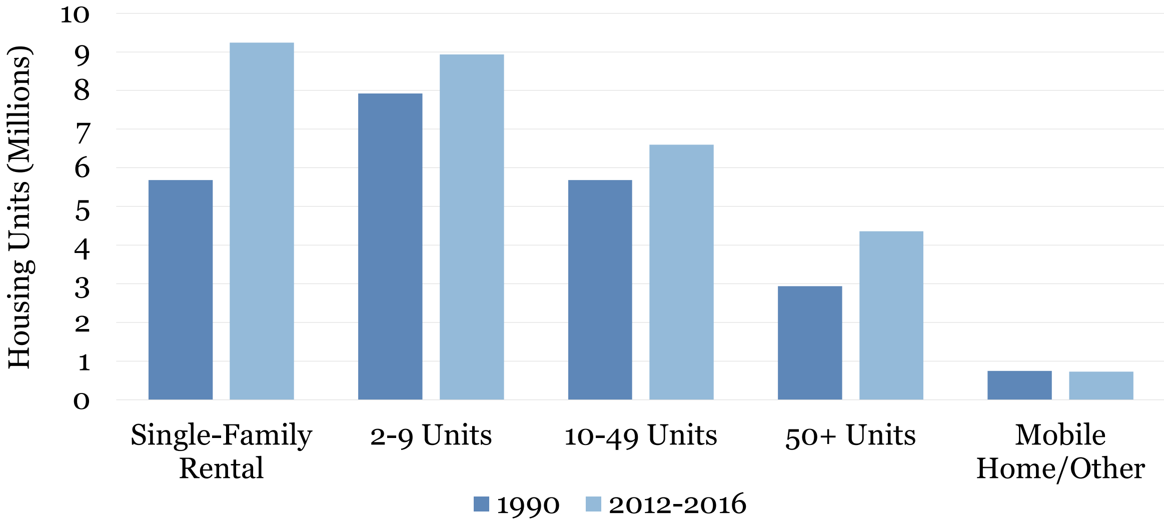
Two supply pathways could increase access to higher opportunity, Single-Family neighborhoods for renters: 1. Convert more single-family homes to rental, and 2. Build more affordable rental housing.

While single-family rentals made up a growing share of the rental market in recent years, fewer than one in four of those rentals are located in Single-Family neighborhoods.

Although the bulk of rental housing is in multi-family buildings, the fastest growing segment of the rental market has been in single-family homes, particularly in the wake of the foreclosure crisis (Figure 9).[7]

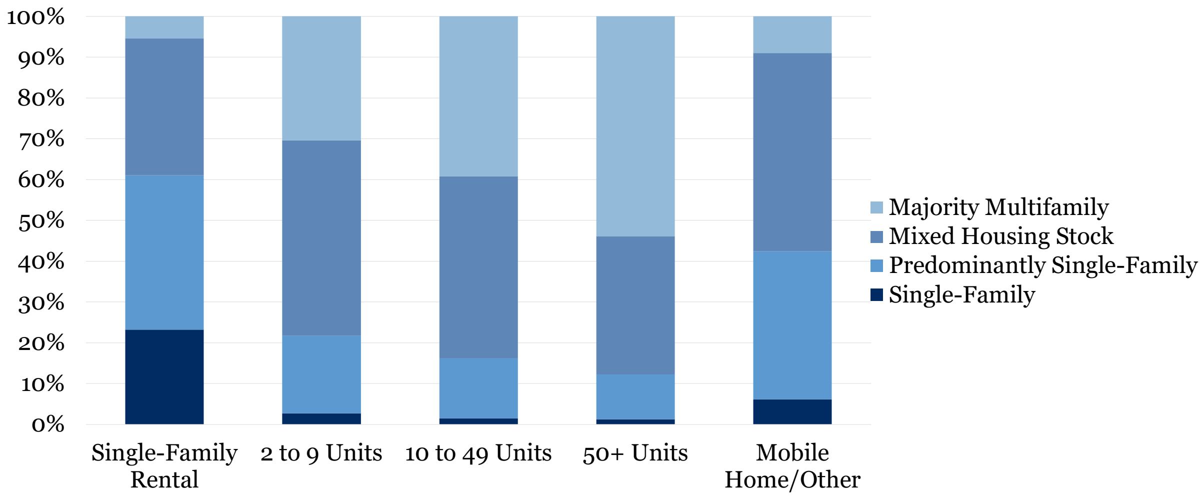
This trend might suggest that renters have greater access to Single-Family neighborhoods now than before the crisis. However, only a modest slice of the single-family rental stock—less than one-quarter—is located in the Single-Family neighborhood category (Figure 10). Single-family homes are much less likely to be rental in these neighborhoods. In Single-Family neighborhoods, only 13 percent of single-family homes are rentals compared to 21 percent in Mixed Housing Stock and 30 percent in Majority Multifamily neighborhoods.

Figure 9. Rental Units by Building Type, 2012-16, 100 Largest Metro Areas



Source: American Community Survey 2012-2016. Aggregated from Census Tract level data for the 100 largest metros.

Figure 10. Distribution of Rental Units Across 2016 Neighborhood Types, by Rental Type, 2012-2016, 100 Largest Metros



Source: American Community Survey 2012-2016. Aggregated from Census Tract level data for the 100 largest metros.

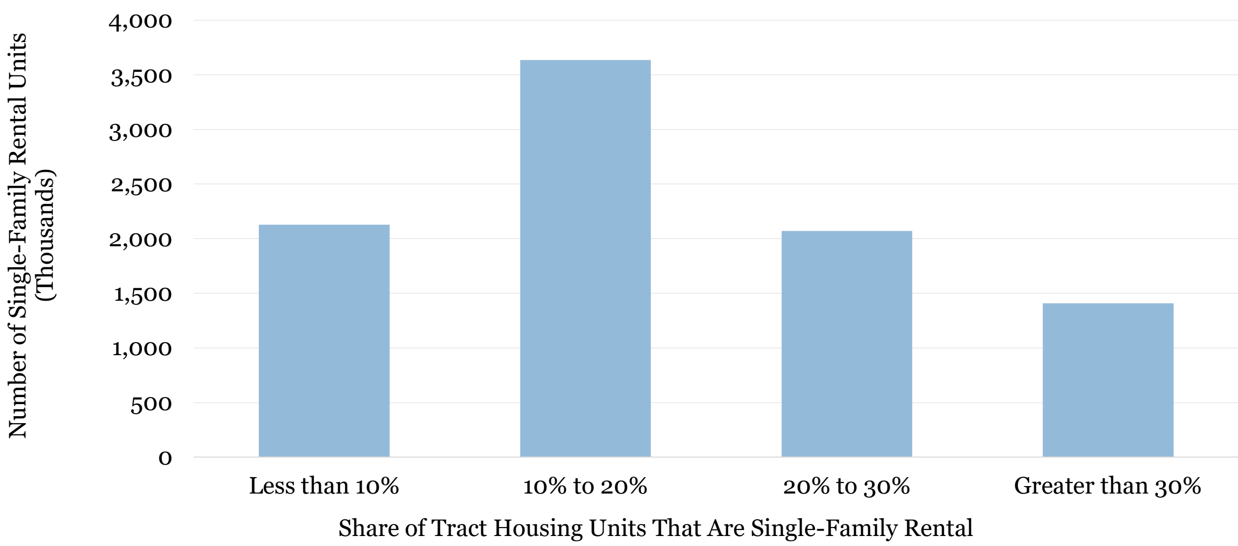
There are a number of reasons rentals are less likely to be found in high-opportunity, Single-Family neighborhoods. The rise in single-family rentals is in part the result of the foreclosure crisis, meaning that they have tended to concentrate in neighborhoods that experienced higher rates of defaults and lower property values. [8] Yet even when foreclosures do occur in Single-Family neighborhoods, they are less likely to be converted to rental. For instance, in Atlanta, an increase in foreclosures in neighborhoods with high property values was not associated with an increase in single-family rentals.[9] In addition to the higher home costs in these neighborhoods, the lack of conversion to rentals also likely reflects homeowners' resistance to having rental properties in their neighborhood, especially if they are perceived to diminish neighborhood quality[10] or increase crime.[11] Neighborhood and homeowners associations have a number of tools available to restrict or ban single-family rentals where they are not desired,[12] limiting their penetration in high-opportunity areas.

While the highest-opportunity areas may be hard for renters to access—especially at affordable levels—there is some evidence single-family rentals can expand options available in middle-income neighborhoods.[13] For example, we find that the largest number of single-family rentals are in Predominantly Single-Family neighborhoods. To the extent that these provide more housing options for lower-income renters, it could lead to greater access to opportunity structures. Yet, the growth of single-family rental can also signal the clustering of disadvantage, particularly as poverty—and concentrations of poverty—have suburbanized in recent decades.[14]

What does the broad shift towards single-family neighborhoods mean for renters, particularly those with low and moderate incomes, and their ability to access different kinds of neighborhoods?

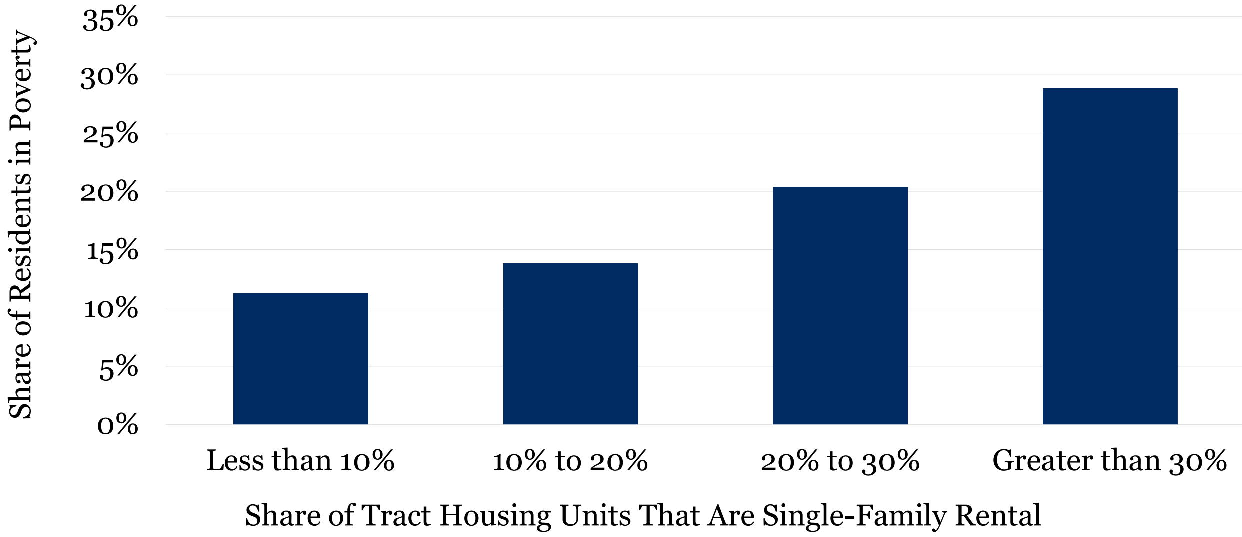
The data suggest that the more concentrated single-family rentals become—regardless of neighborhood type—the less likely they are to be located in areas of opportunity. Most single-family renters live in a neighborhood where more than one in ten homes are single-family rentals (Figure 11). The higher the concentration of single-family rentals, the less opportunity-rich the neighborhood tends to be. Each 10 percentage-point increase in single-

Figure 11. Number of Single-Family Rentals in Neighborhoods by Concentration of Single-Family Rentals, 2012-2016, 100 Largest Metros



Source: American Community Survey 2012-2016. Share of single-family rental units is of all occupied housing units.

Figure 12. Poverty Rate by Share of Single-Family Rental Units, 2012-16, 100 Largest Metros



Source: American Community Survey 2012-2016. Share of single-family rental units is of all occupied housing units. Poverty rates aggregated from Census Tract level data for the 100 largest metros by neighborhood type.

family rentals is associated with significant reductions across a range of opportunity indicators. For instance, in neighborhoods where single-family rentals make up at least 20 percent of the housing stock, the average poverty rate is 20 percent, the threshold at which the negative effects of concentrated poverty begin to emerge (Figure 12). For neighborhoods with at least 30 percent single-family rentals, the average poverty rate ratchets up to nearly 30 percent.

Places where single-family rentals account for more than 30 percent of housing units also have the lowest educational attainment and lowest typical household incomes compared to neighborhoods with lower concentrations of single-family rentals. (Lower, even, than averages for Majority Multifamily neighborhoods.) They also have the highest rental vacancy rates and typical rents more than 15 percent below neighborhoods with less than 10 percent single-family rentals ($925 vs. $1,095), signaling higher levels of distress. These opportunity disparities exist almost universally across the top 100 metropolitan areas.

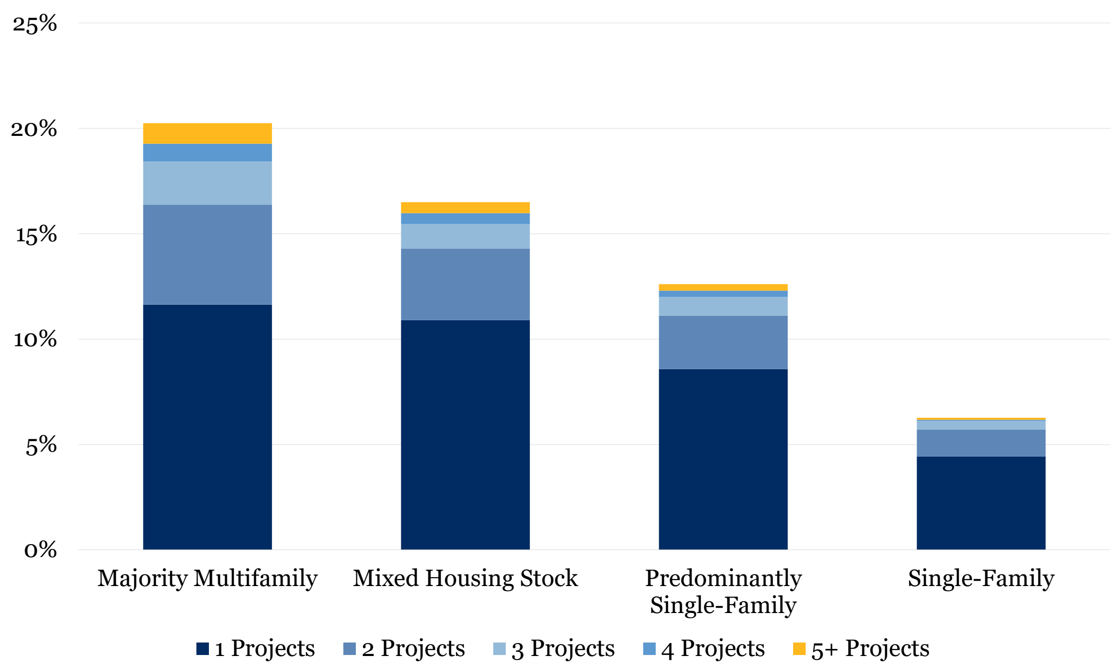
These findings suggest that market-driven processes such as single-family rental conversions have so far been limited in their ability to meaningfully expand access to the highest opportunity Single-Family neighborhoods for lower- and moderate-income renters.[15] Moreover, in some cases, those forces contribute to the clustering of affordable rental options in more disadvantaged areas, suggesting the need for more targeted opportunity-oriented supply strategies.

New construction of affordable housing has largely concentrated in denser neighborhoods, but when built in Single-Family tracts, it has improved neighborhood conditions for subsidized residents.

The Low-Income Housing Tax Credit (LIHTC) is the biggest tool for actively adding supply to the stock of affordable housing.[16] The location of LIHTC production has been under increasing scrutiny, particularly in the wake of two 2015 events: the U.S. Department of Housing and Urban Development's (HUD's) issuance of the Affirmatively Furthering Fair Housing (AFFH) provision[17] under the Fair Housing Act and the Texas Department of Housing and Community Affairs vs. Inclusive Communities Projects, Inc. Supreme Court decision. Both of these events compelled affordable housing providers to ensure the siting of their housing development does not produce any disparate or discriminatory impacts.[18]

LIHTC projects tend to cluster geographically more than housing units in general.[19] That is due, in part, to the larger scale of these projects relative to the overall housing stock: the average size of LIHTC project constructed in the nation's largest metro areas over this period contained 74 affordable units.[20] Given the size of these projects, LIHTC development was more likely to take place in Majority Multifamily and Mixed Stock neighborhoods: one-fifth of Majority Multifamily neighborhoods were home to new LIHTC development between 1990 and 2016, compared to just 6 percent of Single-Family tracts (Figure 13).

Figure 13. New Construction LIHTC Projects by Neighborhood Typology, 1990 to 2012-16, 100 Largest Metros



Source: HUD LIHTC Database of Properties Through 2016. Projects are allocated to neighborhoods based on provided geographical identification. Universe only includes new construction with placed in service dates 1990 or later. Percentages are cumulative. Put differently, approximately 20 percent of Majority Multifamily neighborhoods added at least one new construction LIHTC project.

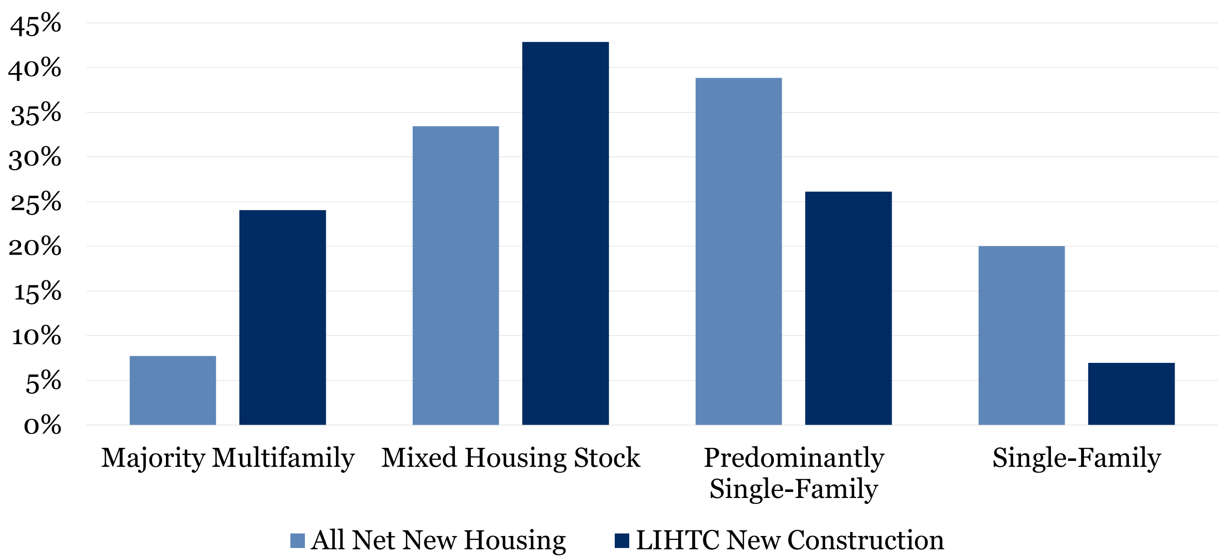
In terms of total units produced, Majority Multifamily neighborhoods accounted for just 8 percent of net new units between 1990 and 2016 but nearly one-quarter of new LIHTC production (Figure 14). In contrast, Single-Family neighborhoods accounted for 20 percent of overall housing unit production, but just 7 percent of new LIHTC units built.

The under-representation of LIHTC in Single-Family neighborhoods is likely due to a combination of factors, including neighborhood opposition, the higher costs of development in higher value neighborhoods,[21] as well as program guidance and rules that influence where units are built.

These placement patterns have significant implications for access to opportunity. As previous research has found, neighborhoods that added LIHTC projects were more disadvantaged than those without any such projects across a range of opportunity indicators.[22] In 1990, neighborhoods that would later add new construction LIHTC projects had higher poverty rates (18 versus 10.6 percent) and lower educational attainment rates (18 percent with a bachelor's degree or higher versus 24 percent) than other areas. These neighborhood disparities remained apparent in 2016, though they narrowed slightly (Figures 15 and 16).

It is also apparent that, when LIHTC housing is located in Single-Family neighborhoods, residents benefit from significant neighborhood advantages. Single-Family neighborhoods containing LIHTC units exhibit higher opportunity characteristics

Figure 14. Distribution of New Construction by Neighborhood Type, 1990 to 2012-16, 100 Largest Metros

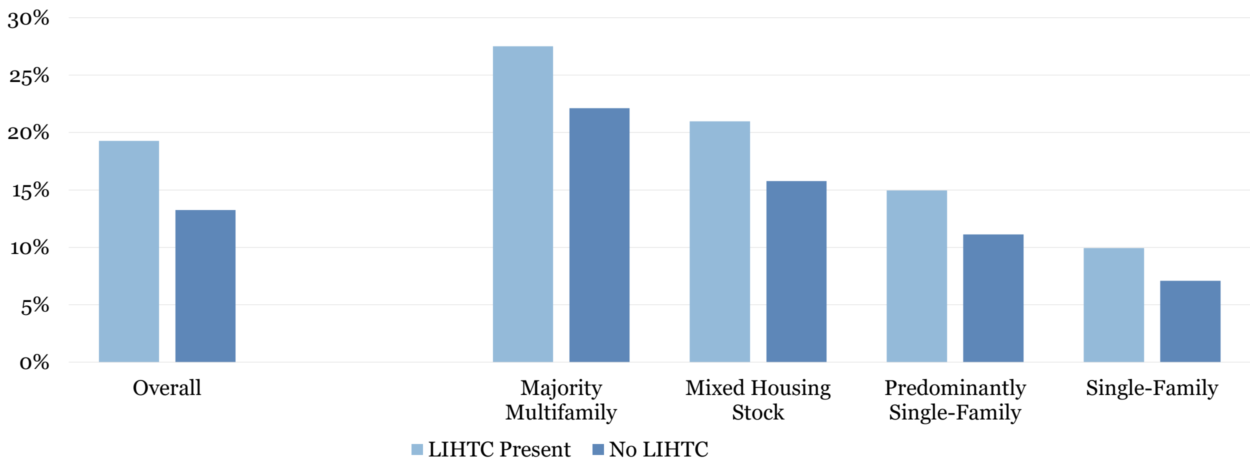


Source: Decennial Census 1990, American Community Survey 2012-2016, and HUD LIHTC Database of Properties Through 2016. All net new housing is measured as the net change in total housing units, regardless of tenure and vacancy.

than all other neighborhood types, regardless of their LIHTC presence. Single-Family neighborhoods with LIHTC units had an average poverty rate below 10 percent and college educational attainment rates approaching 40 percent, both significantly better than the national average.

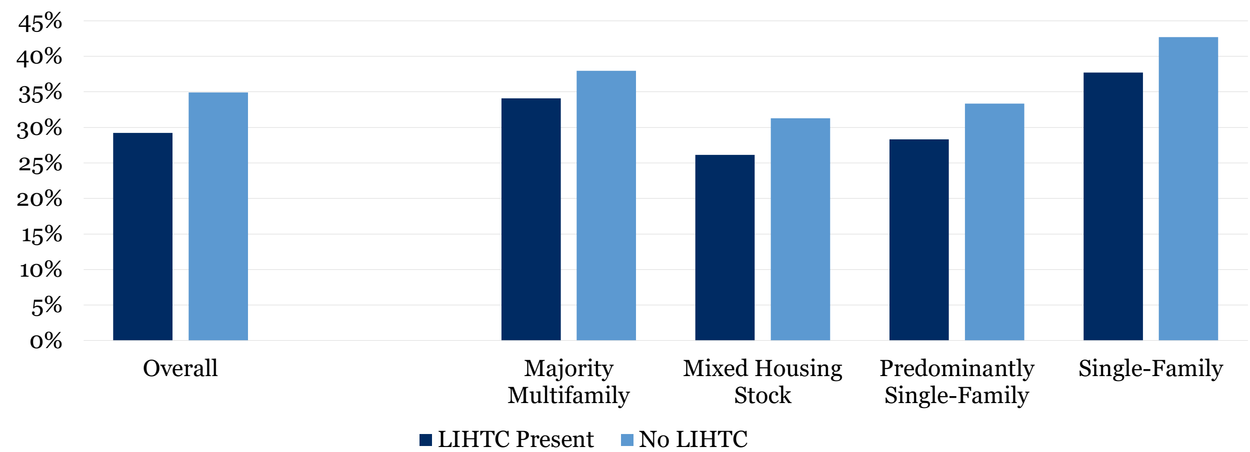
Among individual metro areas, some are outpacing the major metro average in terms of siting new construction LIHTC projects in Single-Family neighborhoods. Of the top 100 metropolitan areas, 16 added a disproportionate share of their LIHTC units into neighborhoods that were Single-Family in 1990.[23] All are small to mid-size metro areas primarily located in the Midwest or Northeast (e.g., Allentown, PA; Buffalo, NY; Indianapolis, IN; Worcester, MA) and the South (e.g., Baton Rouge, LA; Chattanooga, TN; Greenville, SC; North Port; Palm Bay, FL). In almost all of these regions, new construction LIHTC projects were smaller in terms of number of units per project than the national average. LIHTC units in projects of less than 50 units typically made up one-third of total new LIHTC production in these metropolitan areas, compared to less than 13 percent for all major metro areas. These smaller projects may more easily match the scale of the surrounding neighborhood, which may help them be viewed as less disruptive to neighborhood character.

Figure 15. 2016 Poverty Rate by 1990 Neighborhood Type by Presence of New Construction LIHTC, 2012-16, 100 Largest Metros



Source: Decennial Census 1990, American Community Survey 2012-2016, and HUD LIHTC Database of Properties Through 2016. Aggregated from Census Tract level data for the 100 largest metros.

Figure 16. 2016 Share with Bachelor's Degree Plus by 1990 Neighborhood Type by Presence of New Construction LIHTC, 2012-16, 100 Largest Metros



Source: Decennial Census 1990, American Community Survey 2012-2016, and HUD LIHTC Database of Properties Through 2016. Aggregated from Census Tract level data for the 100 largest metros.

Implications

The United States is increasingly a country of Single-Family neighborhoods. The rapid growth of neighborhoods dominated by single-family housing has come at the expense of neighborhoods with more diverse housing stock more accessible to broader segments of the population. In contrast, the lack of rental housing—and in particular the lack of affordable rental options—in Single-Family neighborhoods makes these higher-opportunity neighborhoods exceedingly difficult for low- and moderate-income households to access.

Expanding the housing options for lower-income households to live in areas of higher opportunity will require a multipronged approach within and across metro areas:

- **Expand the availability of tenant-based subsidies, and remove the barriers to their use.**

  Tenant-based subsidies offer a flexible tool for residents to exercise choice in where to live, but only reach a small fraction of the families and households that need assistance. Expanding tenant-based subsidies—through the existing Housing Choice Voucher program and/or through new mechanisms such as a Renter's Tax Credit—would boost monthly housing budgets and help expand housing choices for more households.[24] Pairing those subsidies with effective counseling models like the one employed by Baltimore Regional Housing Partnership or the model piloted in King County, Washington would help ensure that tenants are able to identify housing options in higher-opportunity areas.[25] Effective counseling programs can also help residents stay in higher-opportunity communities once they gain access to those areas, and monitor the placement of households to avoid creating new concentrations of low-income households.

  Getting more voucher holders into high opportunity Single-Family neighborhoods will also require better aligning payment standards to reflect the higher costs of these neighborhoods (e.g., as with Small Area Fair Market Rents) and the addition of and/or strengthened enforcement for source of income anti-discrimination laws that prohibit landlord discrimination against voucher holders).[26] The federal Regional Mobility Demonstration—which passed Congress with bipartisan support in 2019—also offers an opportunity for regions to experiment with these kinds of mobility strategies to identify what is most effective in increasing access to higher opportunity areas for subsidized residents. The initial funding bill allocated $20 million for housing mobility support services and regional mobility programs, $5 million in new vouchers for participating housing authorities, and $3 million for research and evaluation. Expanding the mobility demonstration would offer the chance for more places to build the knowledge base of what works to increase mobility.

  As important as these strategies are for improving choices for subsidized households, they do not directly address the supply limitations of the underlying neighborhood housing stock—an essential step in providing more affordable rental options in higher opportunity areas for subsidized and non-subsidized households alike.

- **Reduce barriers to new production in high-opportunity neighborhoods.**

  Streamlining production processes could help reduce the cost of building in high-opportunity areas, helping subsidies for affordable rentals to stretch further. Adopting by-right approval for LIHTC projects would help with that streamlining and also override local discretionary review processes that can stymie new development. Enabling modest density increases in Single-Family neighborhoods by allowing the construction of Accessory Dwelling Units, duplexes, or triplexes could also help increase affordable rental options without the use of traditional subsidies.

Cities and states across the country are beginning the politically contentious conversations around opening exclusive communities. Minneapolis passed a comprehensive plan that proposed to rezone the entire city to allow at least triplexes in all former single-family zoned neighborhoods, with final adoption expected this year.[27] Other communities including Portland, Oregon[28] and Vancouver, B.C.[29] are considering plans to eliminate exclusive single-family zoning citywide, while Seattle adopted more modest upzoning in select urban village-adjacent single-family neighborhoods.[30] Austin's failed land development code rewrite that would have allowed a greater variety of housing types in residential neighborhoods is a cautionary tale and points to the importance of broad coalition building and "grand bargain" reforms addressing concerns of diverse constituencies.[31]

State legislatures are also considering significant zoning reforms, including Oregon's recent passage of a bill allowing multifamily building in single-family zones.[32] Other states, like Massachusetts, passed legislation lowering the threshold to approve zoning changes.[33] An effort to enact statewide upzoning around transit and job centers in California has stalled,[34] underscoring that political momentum is nascent, geographically-concentrated, and faces significant headwinds from entrenched status quo interests. And just as some places are looking to spur production and address exclusion, there are still places like Des Moines, which just passed new zoning reform that creates high minimum lot sizes and restricts the use of many materials, in addition to other measures, to make higher-density housing more expensive and difficult to build.

- **Allow more flexibility for new LIHTC projects and acknowledge the higher costs of development in high-opportunity neighborhoods.**

The LIHTC program needs additional flexibility to provide more diverse housing types and to incentivize additional production in higher opportunity neighborhoods. Most new construction LIHTC is comprised of larger-scale multifamily projects while higher opportunity Single-Family neighborhoods primarily add single-family and smaller-format multifamily housing types. Our research finds that the metropolitan areas with the greater penetration in low-poverty single-family neighborhoods typically produced smaller average LIHTC projects, though we need more research to better understand how project size and form (number and size of each building) affect placement.[35]

Smaller projects often require less per-unit subsidy because of lower construction costs and fit more easily into single-family neighborhood contexts, aiding the entitlements process. They are however more challenging to finance given diminished economies of scale. Lenders and investors typically seek a minimum project scale to defray significant fixed transaction costs, mitigate risk, and justify the due diligence effort. Redirecting public subsidies to fill this financing gap would make it easier to reach single-family neighborhoods, such as the Connecticut Housing Finance Authority's 2014 creation of a new loan fund, in cooperation with a network of local CDFIs, targeting projects with 30 units or less.[36] Another model that could increase penetration of LIHTC developments in Single-Family neighborhoods comes from the Ohio Housing Finance Agency, which has developed guidelines to advance scattered-site single-family LIHTC development. That program has also provided pathways to homeownership for LIHTC residents: Cleveland Housing Network has been credited with pioneering a single-family home lease-purchase model using the credit, which has since been replicated by other developers in the state.[37]

There has also been growing momentum at the state level to adjust the Qualified Allocation Plans (QAP) that direct LIHTC investments to encourage new development in high-opportunity neighborhoods. Of the 51 QAPs, North Dakota is the only state to neither explicitly nor implicitly reward higher-opportunity neighborhoods.[38] California has gone further than most and defined every neighborhood on a five-category scale of opportunity. It provides explicit tax credit scoring incentives and tiebreaker boosts for projects in the two highest-opportunity categories.[39] These strategies recognize the higher costs and greater project opposition typically found in higher-opportunity neighborhoods.

- **Scale up other innovative sources of financing for new affordable construction.**

LIHTC alone cannot build the supply necessary to facilitate broadly accessible opportunity. Other production tools are needed, particularly those that leverage the market to produce new affordable housing stock. One example is Washington State's Multifamily Tax Exemption, which allows cities to develop local policies that provide ad valorem tax abatement on new production and rehab projects that include a certain number of Below Market Rate units (BMRs). Some regions are experimenting with ways to revisit the use of tax-exempt private activity bonds to lower the cost of debt. These so-called "80/20" deals are structured so that owners pass on the savings in the form of BMRs. Other places are exploring subsidy options for middle-income housing, such as the California Housing Finance Agency's new mixed-income loan program providing favorable terms and a subordinate second subsidy for mixed-income projects with units between 80 percent and 120 percent AMI. These production strategies however will not realize their potential unless supported by regulatory shifts that remove barriers to new construction.

Conclusion

There is no silver bullet that will solve the housing challenges facing low- and moderate-income renters. It is, however, clear that the proliferation of exclusionary Single-Family neighborhoods has limited access to opportunity for renter households. A combination of targeted subsidies, broader zoning reforms, and new production are critical to opening these neighborhoods to a greater diversity of potential beneficiaries.

Technical Appendix

Geography

Census Tract

This analysis uses the census tract as the base geographical unit, roughly approximating a neighborhood. All data are standardized to consistent 2010 census tract geographies, per allocations provided by Social Explorer. Additionally, there are 25 erroneously coded 2012-2016 census tracts that are crosswalked back to 2010 census tract geography.

Largest Metros

The universe only includes census tracts within the 100 largest metropolitan statistical areas (MSAs). Metropolitan statistical areas are delineated according to 2013 definitions issued by the Office of Management and Budget. The top 100 metro areas are based on 2016 population estimates retrieved from annual estimates of the resident population, per the U.S. Census Bureau.

Neighborhood Analysis

Census tracts are categorized into one of four neighborhood categories (Majority Multifamily, Mixed Housing Stock, Predominantly Single-Family, and Single-Family) on the basis of their share of all housing units that are single-family. This share includes both attached and detached single-family homes. Geographies without any housing are discarded. For snapshot analyses, the universe includes all census tracts that are assigned to a given category within that given year for 1990 (n=46,933) and 2012-2016 (n=46,765). For the change analysis between these two time periods (n=46,713), census tracts without housing in 1990 are discarded to ensure a consistent sample. There are 52 such discarded tracts that added housing by 2016, accounting for only about 0.1 percent of the included universe.

Data

1990 Decennial Census and 2012-2016 5-Year American Community Survey

The study explores neighborhood characteristics and trends between two periods of time and standardized to the 2010 census tract geographies. 1990 data come from the Decennial Census and 2012-2016 data come from the American Community Survey 5-year sample, all retrieved from Social Explorer.

This period was chosen for a few reasons. Development patterns were relatively consistent during the 1990s and 2000s, and represent a stark shift in both form and quantity from the 1970s and 1980s. The two and a half decade period is appropriate as it allows enough time for neighborhoods to evolve. From a geography perspective, the 1990 Decennial Census census tracts can also be reasonably crosswalked to 2010 geographies whereas older geographies present further complications.

2016 LIHTC National Database

Properties from the Low-Income Housing Tax Credit program are overlaid on census tracts to further assess production trends. Data were retrieved in February 2019 from the HUD National Low-Income Housing Tax Credit (LIHTC) Database. These data include properties from 1987 to 2016, though it is comprehensive only through 2012/2013.

There are 46,554 total projects in the database. The universe includes only new construction projects with confirmed placed-in-service dates since 1990. Both 4 percent and 9 percent tax credit projects are included. Of these, approximately 94 percent have an address and census tract identified within the data set. Those without a census tract value tend to be smaller unit counts and more likely to be located outside of the top 100 metros. The analyzed universe only includes projects located in top 100 metropolitan areas (n=11,183).

All analyses assess only low-income rent-restricted units, even though many of these projects also include market-rate components. About 8 percent of projects do not include a low-income unit count. In these cases, total units are used for unit count purposes. This can be justified by the fact that properties are predominantly low-income units with over 80 percent of all recorded LIHTC units as low-income.

ENDNOTES

1. The national rentership rate has increased from 32.9 percent to 35.2 percent from 1Q 2000 to 4Q 2018 leading to significant tightness in the rental market, particularly at the bottom end. Vacancies are now significantly below long-term historical averages and are tightest for Class C apartments. This tightness has translated into increased affordability pressures making it harder for lower income households to rent without subsidy, particularly in the highest opportunity locations. The number of Very Low Income (ELI) renters – those making <50 percent of AMI – paying more than 50 percent on incomes on housing without government housing assistance has increased nearly 40 percent since 2005 to 8.3 million nationally in 2015.

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12. Homeowners Associations (HOAs) can restrict a property owner's ability to rent property and regulate placement of rental advertisements, among other direct and indirect barriers. For example, HOAs may place limits on the number of properties in a neighborhood that can be leased or require new owners to live in their property for a specified period of time before the property can be rented.

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15. The majority of new single-family rentals come from conversation as opposed to single-family housing stock built for rental. There has been roughly 900,000 new purpose-built single-family rental units constructed from 1990 to 2016 across the entire country, or only a quarter of the net increase in just the stop 100 metros. Though purpose-built starts are beginning to accelerate in both absolute and proportional terms over the past couple of years, absolute production levels have not changed significantly over the past couple of decades. Data from U.S. Census' Survey of New Residential Construction.

16. Subsidized housing typically takes three major forms: Housing Choice Vouchers (HCV), Public Housing, and Low-Income Housing Tax Credit (LIHTC).

17. AFFH requires cities and towns which receive Federal money for any housing or urban development related purpose to examine whether there are any barriers to fair housing, housing patterns or practices that promote bias based on any protected class under the Fair Housing Act, and to create a plan for rectifying fair housing barriers.

18. The court decision upholds the prohibition of policies that have a discriminatory impact, regardless of whether they were adopted with a discriminatory intent (i.e., disparate impact).

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20. The HUD database on LIHTC properties only provides the total unit count of a project without any information on building count whereas Census data is based on units per structure. The average project size may be distributed over multiple buildings and it therefore cannot be directly compared to Census building types. For example, a 74-unit LIHTC project may have three buildings (25 units per structure) or one building (75 units per structure).

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22. During the 1990s across top 100 metropolitan areas, 42 percent of all LIHTC units were located in the suburbs, compared to only 24 percent of other project-based federally assisted housing units.

    Freeman, L. (2004). "Siting Affordable Housing: Location and Neighborhood Trends of Low Income Housing Tax Credit Developments in the 1990s." The Brookings Institution.

23. A "disproportionate share" is defined as a location quotient above 1. The location quotient compares the share of all new construction LIHTC units added in 1990 Single-Family neighborhoods with the share of all neighborhoods that are 1990 Single-Family neighborhoods.

24. 2020 Democratic presidential candidates Senator Cory Booker, Senator Kamala Harris, and former HUD Secretary Julian Castro have each proposed a federal renters tax credit. See also, Galante, C., Reid, C., & Decker, N. (2016). "The FAIR Tax Credit: A Proposal for a Federal Assistance in Rental Credit to Support Low-Income Renters." Retrieved from: https://ternercenter.berkeley.edu/fair-tax-credit

25. See, e.g., http://www.brhp.org/#targetText=The%20Baltimore%20Housing%20Mobility%20Program%2C%20operated%20by%20the%20Baltimore%20Regional,Maryland%20make%20a%20successful%20move.

    https://www.povertyactionlab.org/evaluation/creating-moves-opportunity-seattle-king-county.

26. Thirteen states and a number of localities have now passed source of income discrimination laws that prohibit landlords from discriminating against voucher holders. Enforcement of these source of income discrimination is generally weak. A number of local audit studies have found evidence that landlords discriminate against voucher holders even in the presence of such laws.

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34. "Exploring Upzoning As A Tool to Increase California's Housing Supply." Terner Center for Housing Innovation. Retrieved from: http://upzoning.berkeley.edu/.

35. The HUD database on LIHTC properties only provides the total unit count of a project without any information on building count. To better match with Census data which provides unit counts per building, it is important to understand not only the total project size but also how many units are in the building.

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