RESEARCH REPORT

Affordable Housing Needs Assessment for the District of Columbia

Phase II

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Executive Summary

This report is the second part of a housing study being completed by the Urban Institute for the Washington, DC, Office of the Deputy Mayor for Planning and Economic Development (DMPED). DMPED requested an affordable housing needs assessment to measure, quantify, and qualify the need for affordable housing within each ward and neighborhood cluster; to quantify the need to preserve and construct housing units appropriate to meet the needs of DC residents now and in the future; and to help guide investment decisions in affordable housing by the city.

Demographic and Housing Profiles

Demographic and housing profiles of the city by ward and neighborhood cluster show that DC is a prosperous city with great disparities in income, employment, and education. The analysis of housing and demographic data includes the following key findings.

In 2008–12, the majority of households in DC were nonfamily households (either single persons living alone or households in which no one was related to the head of household by birth, marriage, or adoption). Wards 4, 7, and 8 had a slight majority of family households; Wards 7 and 8 consisted primarily of female-led single-parent households; and Wards 3 and 4 had large numbers of married couples without children.

Washington, DC, is a diverse city, with 50 percent of residents identifying as black non-Hispanic, 35 percent as white non-Hispanic, 9 percent as Hispanic, 4 percent as Asian or Pacific Islanders, and 2 percent as some other race. Although the number of whites in DC has been growing, a nonwhite majority remains the norm throughout the city with the exception of Wards 2, and 3, which have a white non-Hispanic majority, although some neighborhoods in these wards have a large nonwhite community.

More than half (54 percent) of city residents 25 years and over have more than a high school education. This is true of 87 percent of Ward 3 residents but just 21 percent of residents in Ward 7 and 16 percent of residents in Ward 8. Similar disparities exist across the city with respect to income and employment.

Construction has been booming throughout DC, with more residential properties built between 2001 and 2010 than were constructed in the previous 30 years. Ward 2 has seen the most new

construction in the last decade, with more than 4,200 residential properties built since 2001. Neighborhoods in other parts of the city have seen significant growth as well, including the Near Southeast/Navy Yard neighborhoods (cluster 27), which had only one residential property built in the 1990s but 599 in the following decade and another 137 since January 2011.

Even with the recent building boom, the majority of DC's residential properties were built over 50 years ago—nearly 42 percent between 1921 and 1950. Neighborhoods in Clusters 17 (Takoma/Brightwood), 23 (Ivy City/Trinidad), 32 (River Terrace/Benning), and 35 (Fairfax Village/Naylor Gardens) have the largest portion of these aging properties; about 80 percent of residential properties within these clusters were built between 1921 and 1950.

All wards were majority renter except for Ward 4 (60 percent owner in 2008–12) and Ward 3 (51 percent). Though Wards 1, 2, and 3 had a high prevalence of one-unit, attached housing units and 50-plus unit apartment buildings, Wards 7 and 8 were far more likely to have smaller apartment buildings with 10 to 19 units. Overall, 9 percent of all housing units in the city were studio apartments, another 31 percent were one-bedroom units, 27 percent were two bedrooms, 21 percent were three bedrooms, 8 percent were four bedrooms, and 4 percent were five or more bedrooms. More than half the housing in Wards 1 and 2, however, was studio or one-bedroom units.

Current Housing Needs

By far the most common housing problem faced by DC households is housing costs that exceed what they can afford.

In 2008–12, more than 40 percent of DC households had a high housing-cost burden. Roughly 21 percent of households were moderately cost burdened, meaning they spent between 30 and 50 percent of their monthly income toward housing costs, and an additional 21 percent were severely cost burdened, meaning they spent more than half their income on housing.

On the whole, a larger share of renter households was severely cost burdened (24 percent) than were owner households (15 percent).

Although a high housing-cost burden was a challenge for households across income groups, the challenge was especially acute among renter and owner households with household incomes that were half the area median income (AMI) or less. In 2006–10, around 6 in 10 of these extremely low income and very low income households spent more than 30 percent of their income on housing costs. Seventy-

three percent of extremely low income households (those with incomes 30 percent or less of AMI), spent more than 30 percent of their income on housing. More than half, 57 percent, were severely cost burdened.

On the night of the most recent homeless point-in-time count in January 2014, 7,748 people were homeless in DC. From 2007 (the first year with a reliable citywide homeless count) to 2014, the number of homeless individuals has stayed more or less the same, but the number of homeless people in families has more than doubled—from 1,603 to 3,795. In addition to those people already homeless, citywide approximately 4,700 households, or 2 percent of all households, were at high risk of becoming homeless in the future. The risk was highest among large households with five or more people; 6 percent of these large households were at high risk of homelessness. More than half (54 percent) of households at high risk of homelessness received welfare assistance.

Projected Changes to DC's Population and Housing Stock

To help the city plan for the amount and types of housing that may be needed to accommodate expected growth, the Urban Institute analyzed data on population projections prepared previously by the DC Office of Planning (OP) and used them to produce complementary estimates of growth in households by size, income level, race/ethnicity, and age of household head. The estimates are derived from a *projection* based on a set of stated assumptions about the composition of future population changes. A projection is distinct from a *forecast* based on a scenario that one believes is *likely* to occur. We chose projection assumptions that seemed reasonable given current demographic trends, but we make no assertions concerning the likelihood of these trends continuing. The analysis anticipates the need for affordable housing in 2020 based on the projected changes to the city's population, new affordable housing development, and the risk of losses to existing affordable units.

Projections based on OP data show increases for all types of people and households through 2020, but if current demographic trends hold, most of the city's population growth is projected to be among non-Hispanic whites living in one- or two-person households headed by someone ages 35 to 64 and with incomes above 80 percent of the AMI. By 2020, the city will have approximately 6,600 more extremely low income households, 5,200 more very low income households, and 2,000 more low-income households.

Based on data from the city's development pipeline and its tracking of private residential development, the city is projected to add 13,930 units of affordable housing from 2011 to 2020, well

exceeding the Gray administration's goal of adding 10,000 affordable housing units by 2020. The majority of new affordable housing units will be affordable to households with low incomes but not necessarily to those with very low and extremely low incomes. We project a net loss of housing units affordable to extremely low and very low income households by 2020, primarily because of a loss of market-rate affordable housing for these households.

The majority of new affordable units will be located in Wards 6, 7, and 8. The Downtown/Chinatown/N. Capitol Street (Cluster 8), Congress Heights (Cluster 39), and Mayfair (Cluster 30) neighborhoods will have the greatest number of new affordable housing units developed.

An estimated 1,246 assisted units throughout the city are currently at risk of being lost through conversion to condos or to market-rate, nonaffordable units or through demolition. An additional 15,226 assisted units have subsidies that are expiring in or before 2020 and may be at risk of loss in the future. In addition, if market trends continue, thousands of nonassisted housing units will cease to be affordable to extremely low and very low income households by 2020.

Based on demographic trends and projected changes to the housing stock, by 2020 we estimate there will be between 22,100 and 33,100 more households with extremely low incomes than units affordable and available to these households, including units made affordable through federal housing choice vouchers and DC's Local Rent Supplement Program. The estimated affordability gap is lower for very low income households (between 4,500 and 11,700 units), and we project there will be a sufficient supply of affordable units for low-income households.

Affordable Housing Development Funding Needs and Challenges

The report also analyzes the costs of developing affordable housing units in DC and the projected costs of building enough additional units to close the affordability gap.

On average, it costs about $283,600 to develop a new housing unit in a residential development with affordable housing in DC. This amount includes all costs associated with acquisition and new construction, but not operating costs.

Eighty-three percent of affordable units currently completed or planned from 2011 to 2020 receive some form of public subsidy, 3 percent will be created through the Inclusionary Zoning (IZ) program, and 14 percent will not receive a public subsidy or be developed through the IZ program.

The average subsidized project received more than $8.5 million in subsidies, which amounted to $121,600 for each affordable unit. The value of these subsidies does not include the value of in-kind contributions such as donated or discounted land.

In addition to direct public subsidies for affordable housing, the city also invests in new affordable housing through the disposition of city-owned land. From 2011 to 2020, developers expect to build 4,625 affordable housing units on land currently or formerly owned by the city. Affordable units will comprise 35 percent of all housing units in these developments.

Based on current total development costs and subsidy levels, the authors estimate it would cost $3.1 to $5.2 billion to develop the additional affordable units needed to meet the rising demand for affordable housing projected through 2020.

The city may be able to take actions to reduce that cost by streamlining and improving the efficiency of housing development.

Based on a survey of local affordable housing developers conducted for this report, acquisition costs were the number one challenge significantly limiting affordable housing production. The timeliness of receiving funding from local government was the second most commonly cited challenge, and the difficulties in the process of receiving funding from local government was the third most commonly cited challenge.

The most frequent recommendations from developers to improve the affordable housing development process were increased funding for housing subsidies and a more streamlined and transparent funding and permitting process.

Recommendations

Although increased gap financing and subsidies will assist the production of affordable housing in DC, many opportunities exist besides increasing the funding stream to encourage and foster affordable housing production and preservation. Strategic, organizational, and administrative changes to the current affordable housing development processes will help to create a development environment that minimizes developers' challenges and the time it takes to build and preserve housing, thus reducing the cost of developing affordable housing in DC. In turn, the rate of affordable housing production may increase as DC retains or attracts more developers. The following nine recommendations list the

changes that DC agencies can implement with financing strategies and processes, regulations and administration, and organizational policy.

Funding availability

- Recommendation 1: Consider pooled tax-exempt bond structures to leverage Housing Production Trust Fund resources and 4 percent Low-Income Housing Tax Credits to assist less experienced developers with financing smaller affordable housing projects.

- Recommendation 2: Target subsidies appropriately to priority geographic areas for new affordable housing investments to encourage more affordable unit development in more affluent neighborhoods and more mixed-income and market-rate development in low-income units.

Process of obtaining funding

- Recommendation 3: Continue to support efforts to streamline and expedite the process for obtaining funding, and release awarded funds more quickly.

- Recommendation 4: Increase predictability and improve transparency of funding decisions so that developers understand the criteria the DC Department of Housing and Community Development (DHCD) uses for its funding decisions and the time frame to finance projects that include DHCD subsidies.

DC regulations

- Recommendation 5: Speed up permitting and other processes that may be needlessly lengthening time frames and increasing costs for developing affordable housing; consider a fast-track permitting process for affordable housing projects.

- Recommendation 6: Improve coordination between different DC agencies through an interagency housing strategy plan that can become the basis for measuring the performance of city agencies and contractors against individual and citywide goals.

Other recommendations

- Recommendation 7: Increase agency capacity through hiring or contracting with additional, qualified project managers who can work with developers throughout the financing process.

- Recommendation 8: Create more opportunities to engage meaningfully with developers. DC should consider how it can build on and deepen its existing relationships and also incorporate a broader community of developers and community-based organizations in its affordable housing programs and policy discussions.

- Recommendation 9: Preserve existing affordable rental housing. DC should adopt a preservation strategy that would establish clearer priorities for preservation decisions and set out how the city can better coordinate its efforts and align tools and resources for affordable housing preservation.

Introduction

This report is the second part of a housing study completed by the Urban Institute for the DC Office of the Deputy Mayor for Planning and Economic Development (DMPED). DMPED requested an affordable housing needs assessment to measure, quantify, and qualify the need for affordable housing within each ward and neighborhood cluster; to quantify the need to preserve and construct housing units appropriate to the meet the housing demand of DC residents now and in the future; and to help guide investment decisions in affordable housing by the city.

The study is being completed in two phases. The phase I report reviews of the status of DC's Inclusionary Zoning (IZ) program, its accomplishments to date, current program challenges, and recommendations to address those challenges (Tatian and Oo 2014). The phase II report includes

- demographic and housing profiles for the city overall and by ward and neighborhood cluster;

- projected population changes through 2020 by ward, neighborhood cluster, household income, household size, age, race, and ethnicity;

- projected changes in the affordable housing stock through 2020 based on new development of affordable units, as well as anticipated losses of existing units in at-risk affordable properties;

- estimates of current affordable housing need among households that are cost burdened, overcrowded, or living in substandard housing;

- estimates of projected need in 2020 based on population growth and changes in the affordable housing stock;

- analysis of housing and service needs among homeless and at-risk populations; and

- results of a survey of DC affordable housing developers on the biggest challenges to creating or preserving affordable units in DC and how to address those challenges.

The report concludes with recommendations, based on the analysis outlined above, for how DC government can meet the demand for affordable housing through policy changes and new investments.

Demographic and Housing Profiles

Demographic and housing profiles provide key data on current conditions across the city and by ward and neighborhood cluster (the full set of demographic and housing profiles is in appendix A. Appendix B has profiles of the city's housing stock). The profiles identify affordable housing needs for DC residents and provide details on how housing needs vary across neighborhoods.

Key findings from data in the profiles include the following:

- In 2008–12, the majority of households in DC were nonfamily households (either single persons living alone or households in which no one was related to the head of household by birth, marriage or adoption). Wards 4, 7, and 8 had a slight majority of family households; Wards 7 and 8 consisted primarily of female-led single-parent households; and Wards 3 and 4 had large numbers of married couples without children.

- Washington, DC, is a diverse city, with 50 percent of residents identifying as black non-Hispanic, 35 percent as white non-Hispanic, 9 percent as Hispanic, 4 percent as Asian or Pacific Islanders, and 2 percent as some other race. Although the number of whites in DC has been growing, a nonwhite majority remains the norm throughout the city with the exception of Wards 1, 2, and 3, which have a white non-Hispanic majority, although some neighborhoods in these wards have a large nonwhite community.

- More than half (54 percent) of city residents 25 years and over have more than a high school education. This level of education holds for 87 percent of Ward 3 residents but just 21 percent of residents in Ward 7 and 16 percent of residents in Ward 8. Similar disparities exist across the city with respect to income and employment.

- Construction has been booming throughout DC, with more residential properties built between 2001 and 2010 than were constructed in the previous 30 years. Ward 2 has seen the most new construction in the last decade, with over 4,200 residential properties built between 2001 and 2010. Neighborhoods in other parts of the city have seen significant growth as well, including the Near Southeast/Navy Yard neighborhoods, which had only one residential property built in the 1990s but 599 in the following decade and another 137 since January 2011.

- Even with the recent building boom, the majority of DC's residential properties were built over 50 years ago—nearly 42 percent between 1921 and 1950. Neighborhoods in Clusters 17 (Takoma/Brightwood), 23 (Ivy City/Trinidad), 32 (River Terrace/Benning), and 35 (Fairfax Village/Naylor Gardens) have the largest portion of these aging properties; about 80 percent of residential properties within these clusters were built between 1921 and 1950.

- All wards were majority renter except for Ward 4 (60 percent owner in 2008–12) and Ward 3 (51 percent). Wards 1, 2, and 3 had a high prevalence of one-unit, attached housing units and 50-plus unit apartment buildings; Wards 7 and 8 were far more likely to have smaller apartment buildings with 10 to 19 units. Overall, 9 percent of all housing units in the city were studio apartments, another 31 percent were one-bedroom units, 27 percent were two bedrooms, 21 percent were three bedrooms, 8 percent were four bedrooms, and 4 percent were five or more bedrooms. More than half of the housing in Wards 1 and 2, however, were studio or one-bedroom units.

- Renters throughout the city are significantly burdened by housing costs. Nearly a quarter are paying 50 percent or more of their income on rent (a level deemed to be severely cost burdened), compared to 15 percent of homeowners. These high costs are fairly consistent throughout the city, although certain neighborhoods like the Colonial Village/Shepherd Park (Cluster 16), Ivy City/Trinidad (Cluster 23), and Historic Anacostia (Cluster 28) neighborhoods have over 40 percent of their population severely cost burdened.

The demographic profiles are derived from block- and tract-level data from the 2008–12 American Community Survey (ACS) five-year estimates aggregated to create indicators representative of each of the eight wards and 39 neighborhood clusters in the city. Each neighborhood cluster is made up of three to five neighborhoods (figure 1). The DC Office of Planning determines cluster boundaries. DC government agencies use neighborhood clusters to budget, plan, deliver services, and study what is happening in the city.

The housing profiles also come from 2008–12 ACS data supplemented with Comprehensive Housing Affordability Strategy data, a custom tabulation of census data released by the US Department of Housing and Urban Development (HUD) based on the 2006–10 ACS. The housing profile is further augmented by parcel-level data from DC's Office of Tax and Revenue, last downloaded in January 2014. The Office of Tax and Revenue's residential and commercial computer-assisted mass appraisal datasets

were combined with data from the Urban Institute's Preservation Catalog and supplemented by the city's 10×20 database, creating a picture of the total housing stock throughout the city.

FIGURE 1

Neighborhood Clusters
Washington, DC

DC Neighborhood Clusters Reference Map
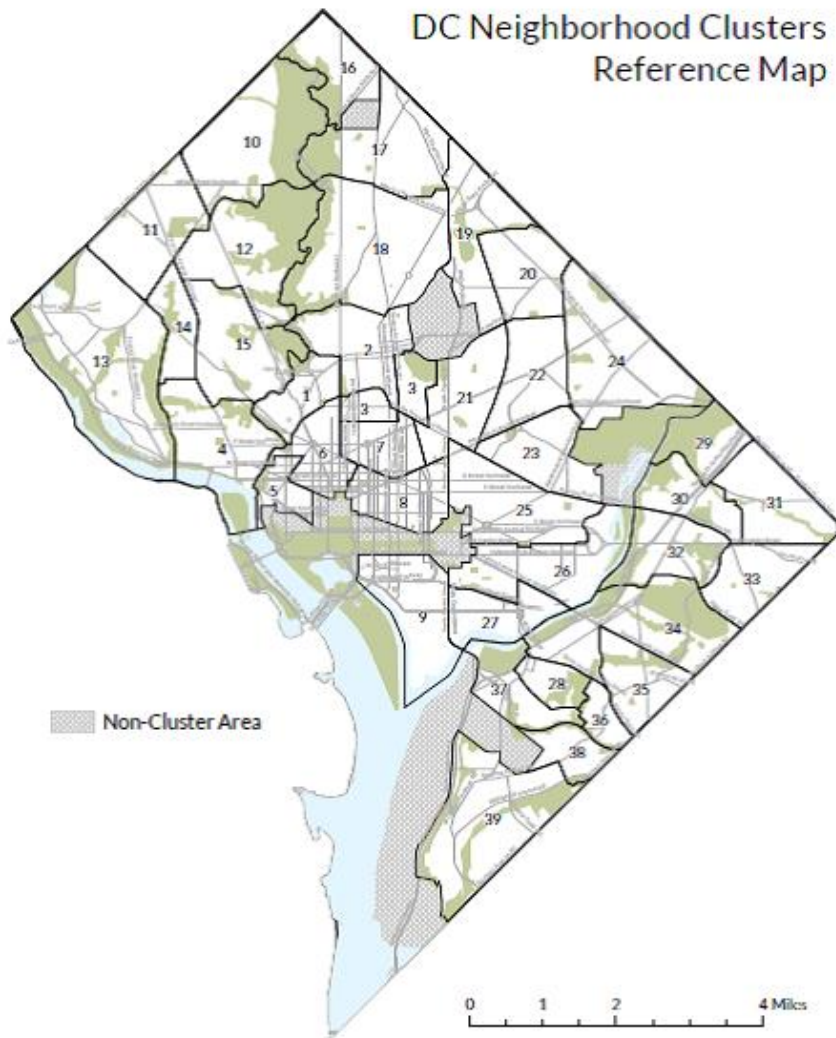
Demographics

Population and Household Size

In 2008–12, Washington, DC, comprised 605,759 residents living in 261,192 households. The majority (58 percent) were nonfamily households, which included both households consisting of a single person and households of two or more people who were all unrelated to the head of household by birth, marriage, or adoption. For the most part, the high prevalence of nonfamily households held at the ward level as well. Nonfamily households were the majority in all wards except 4, 7, and 8. Wards 3 and 4 had the largest percentages of married couples without children, and Wards 7 and 8 had the largest percentages of children under 18 and the highest prevalence of female single-parent families—22 percent of all households in Ward 7 and 28 percent in Ward 8. In particular, Clusters 28 (Historic Anacostia), 29 (Eastland Gardens), 30 (Mayfair/Hillbrook), 36 (Woodland/Fort Stanton), 37 (Sheridan/Barry Farm), and 38 (Douglas/Shipley Terrace) each had almost 30 percent or more single-mother households.

Smaller household sizes are the norm in Washington, DC. The average household size in the city was 2.26 people, ranging from 1.69 people per household in Ward 2 to 2.64 people in Ward 8 (table 1). Almost half of all households in the city (46 percent) consisted of only one person, ranging from 35 percent of households in Ward 4 to 61 percent in Ward 2. In contrast, large households of four or more people were as few as 4 percent of all households in Ward 2 and as high as 21 percent in Ward 8 (appendix A).

In looking for areas with potential for expanded residential development, one can look at the population densities of different wards and neighborhoods across the city to see where settlement patterns are sparser than the city average. As of 2008–12, Washington, DC's approximately 605,759 residents were spread across a land area of about 61 square miles, yielding a total population density of 9,923 persons per square mile. Wards 1, 2, and 6 had population densities above the city average, with Ward 1 being the most densely populated, having more than 30,000 persons per square mile. Wards 3 and 5 were the least densely populated, with 7,650 and 7,414 persons per square mile, respectively. Among neighborhoods, Clusters 2 (Columbia Heights/Mount Pleasant), 5 (West End, Foggy Bottom, George Washington University [GWU]), and 7 (Shaw/Logan Circle) had the highest population densities, with each over 30,000 persons per square mile. Clusters 16 (Colonial Village/Shepherd Park),

24 (Woodridge/Fort Lincoln), and 29 (Eastland Gardens) had the lowest population densities, each under 5,000. An additional 14 neighborhood clusters had population densities below 10,000.

Age of Head of Household

Owner-occupied households were usually headed by individuals between the ages of 35 and 64 (60 percent of households at the city level), but renters were more likely to be younger. Among renter households, 32 percent were headed by a person aged 25 to 34, compared with 13 percent of homeowner households.

Similarly, the average age of heads of households varied greatly across clusters. Among owner-occupied households, household heads ages 25 to 34 in Clusters 8 (Downtown/N. Capitol Street) and 27 (Near Southeast/Navy Yard) represented more than one in three households, three times the citywide average. Seniors (age 65+) represented over 40 percent of household heads of owner-occupied households in Clusters 5 (West End, Foggy Bottom, GWU), 19 (Lamond Riggs/Queens Chapel), 20 (N. Michigan Park/Michigan Park), and 28 (Historic Anacostia), and over 40 percent of household heads in renter-occupied households in Cluster 24 (Woodridge/Fort Lincoln). Among other renter-occupied households, households heads ages 25 to 34 were most prevalent in Clusters 1 (Kalorama Heights/Adams Morgan), 6 (Dupont Circle/Connecticut Avenue/K Street), and 15 (Cleveland Park/Woodley Park), comprising about half of all households. In Clusters 16 (Colonial Village/Shepherd Park), 20 (N. Michigan Park/Michigan Park), and 29 (Eastland Gardens), at least 7 in 10 renter households were headed by people ages 35 to 64.

TABLE 1

Residential Characteristics by Ward and Neighborhood Cluster, 2008–12

Ward, cluster number, cluster name	Persons per square mile	Average household size	Family households with children (%)	Unemployed (%)	Over a high school education (%)	Moved within past year (%)	Nonwhite persons (%)
Total	**9,923**	**2.26**	**20**	**11**	**54**	**18**	**65**
Ward 1	30,754	2.21	15	7	62	23	60
1 Kalorama Heights/Adams Morgan	22,982	1.68	6	6	83	18	33
2 Columbia Heights/Mount Pleasant	35,028	2.43	20	8	51	24	70
3 Howard University/Le Droit Park	20,435	2.07	12	8	72	22	56
Ward 2	11,792	1.69	7	4	82	27	31
4 Georgetown/Burleith	11,933	2.13	18	4	89	22	17
5 West End, Foggy Bottom, George Washington University	35,715	1.56	2	4	87	22	33
6 Dupont Circle/Connecticut Avenue/K Street	21,498	1.56	5	3	88	35	26
7 Shaw/Logan Circle	31,696	1.81	10	5	66	30	53

TABLE 1 CONTINUED

Ward, cluster number, cluster name		Persons per square mile	Average household size	Family households with children (%)	Unemployed (%)	Over a high school education (%)	Moved within past year (%)	Nonwhite persons (%)
Ward 3		7,650	2.06	16	4	87	18	23
11	Friendship Heights/American University Park	7,684	2.48	27	2	88	11	20
12	N. Cleveland Park/Forest Hills	7,669	1.89	11	3	89	14	25
13	Spring Valley/Palisades	5,264	2.28	25	7	88	20	21
14	Cathedral Heights/Glover Park	16,244	1.58	6	4	83	15	26
15	Cleveland Park/Woodley Park	7,214	1.88	12	3	85	24	24
Ward 4		8,689	2.62	27	11	47	12	81
10	Hawthorne/Barnaby Woods	5,097	2.59	31	3	86	15	24
16	Colonial Village/Shepherd Park	4,168	2.58	25	7	77	21	79
17	Takoma/Brightwood	10,610	2.50	23	12	40	3	91
18	Brightwood Park/Crestwood	12,693	2.69	27	13	39	11	87
19	Lamond Riggs/Queens Chapel	9,302	2.41	26	10	34	15	88
Ward 5		7,414	2.36	23	16	35	15	87
20	N. Michigan Park/Michigan Park	7,576	2.48	24	16	42	12	90
21	Edgewood/ Bloomingdale	13,913	2.27	21	13	46	8	81
22	Brookland/ Brentwood	7,191	2.67	29	13	36	18	87
23	Ivy City/Trinidad	12,596	2.33	24	21	20	10	92
24	Woodridge/Fort Lincoln	4,988	2.28	19	22	33	19	94

TABLE 1 CONTINUED

Ward, cluster number, cluster name		Persons per square mile	Average household size	Family households with children (%)	Unemployed (%)	Over a high school education (%)	Moved within past year (%)	Nonwhite persons (%)
Ward 6		14,089	2.10	17	8	66	21	52
8	Downtown/N. Capitol Street	12,938	1.66	9	10	66	20	56
9	SW Employment Area/Waterfront	9,198	1.70	10	7	65	31	63
25	NoMa/Union Station/Stanton Park	18,065	2.28	19	8	66	12	50
26	Capitol Hill/Lincoln Park	13,014	2.15	17	4	67	23	42
27	Near Southeast/ Navy Yard	8,149	2.21	18	11	60	17	60
Ward 7		8,075	2.40	30	20	21	12	98
29	Eastland Gardens	3,701	3.47	50	31	26	31	100
30	Mayfair/Hillbrook	7,181	2.17	32	30	16	10	99
31	Deanwood/Burrville	10,776	2.76	36	23	16	15	99
32	River Terrace/Benning	11,887	2.29	30	20	20	13	100
33	Capitol View/Marshall Heights	12,775	2.50	36	20	17	15	99
34	Twining/Fairlawn	6,515	2.23	23	20	24	12	98
35	Fairfax Village/Naylor Gardens	7,070	1.92	18	9	35	14	95

TABLE 1 CONTINUED

Ward, cluster number, cluster name		Persons per square mile	Average household size	Family households with children (%)	Unemployed (%)	Over a high school education (%)	Moved within past year (%)	Nonwhite persons (%)
Ward 8		8,659	2.64	38	24	16	20	96
28	Historic Anacostia	10,253	2.72	39	19	11	25	99
36	Woodland/Fort Stanton	21,208	2.79	40	26	13	10	99
37	Sheridan/Barry Farm	9,595	2.82	47	23	10	15	100
38	Douglas/Shipley Terrace	17,783	2.73	45	18	14	18	100
39	Congress Heights/Bellevue	11,279	2.55	34	27	16	18	99

Source: American Community Survey, 5-year estimates, 2008–12.

Note: Because neighborhood clusters do not conform to ward boundaries, ward totals will not exactly equal the sum of cluster numbers.

Race and Ethnicity

In 2008–12, 50 percent of DC residents identified as black non-Hispanic, 35 percent as white non-Hispanic, 9 percent as Hispanic, 4 percent as Asian or Pacific Islanders, and 2 percent as some other race. Wards 2, and 3 were predominantly white non-Hispanic, and Wards 4, 5, 7, and 8 had clear black non-Hispanic majorities. The highest percentage of Hispanic people was in Ward 1 (22 percent), and the area with the highest proportion of Asians was Ward 2 (9 percent).

Twenty-one of DC's 39 neighborhood clusters were majority black non-Hispanic; Clusters 28 to 39 were each more than 90 percent black non-Hispanic. Even in Wards 1 and 2 some neighborhoods have maintained a strong nonwhite presence, including Clusters 2 (Columbia Heights/Mount Pleasant), 3 (Howard University/Le Droit Park), and 7(Shaw/Logan Circle). Hispanics were most highly prevalent in Clusters 2 (Columbia Heights/Mount Pleasant), 17 (Takoma/Brightwood), and 18 (Brightwood Park/Crestwood), where they represented 20 percent or more of the populations in those communities. Asians were most highly prevalent in Cluster 5 (West End, Foggy Bottom, GWU), where they made up 14 percent of the population.

Household Income

Washington, DC, is a very prosperous city: one-third of DC households had incomes of $100,000 and above in 2008–12, but there were also large numbers of poor persons and families. Wards 5, 7, and 8 had the lowest shares of households with incomes of $100,000 and above (22, 13, and 9 percent, respectively). In Wards 7 and 8, 36 to 42 percent of households had annual incomes below $25,000. These wards also had the highest shares of households with Supplemental Nutrition Assistance Program (SNAP)/food stamp benefits: 28 percent of households in Ward 7 and 38 percent in Ward 8.

At the cluster level, we can see these income disparities more clearly. As shown in figure 2, west of Rock Creek Park, most households have incomes above the AMI; east of the Anacostia River, household incomes are generally below 50 percent of AMI; and between these borders, household incomes are more mixed. Clusters 17 to 20 (Takoma/Brightwood, Brightwood Park/Crestwood, Lamond Riggs/Queens Chapel), solidly straddling Wards 4 and 5, are examples of communities with widely varying household incomes. In Clusters 23 (Ivy City/Trinidad), 28 to 31 (Historic Anacostia, Eastland Gardens, Mayfair/Hillbrook, Deanwood/Burrville), and 36 to 39 (Woodland/Fort Stanton, Sheridan/Barry Farm, Douglas/Shipley Terrace, Congress Heights/Bellevue), more than 4 in 10

households had annual incomes below $25,000. More than 15 percent of households received Temporary Assistance for Needy Families or other welfare income in Clusters 28 (Historic Anacostia), 29 (Eastland Gardens), 36 to 38 (Woodland/Fort Stanton, Sheridan/Barry Farm, Douglas/Shipley Terrace).

Poverty affects Wards 7 and 8 more than any other area in the city; 26 percent and 37 percent, respectively, of households in these wards fell below the federal poverty level. The proportion of households in poverty was highest in Clusters 23 (Ivy City/Trinidad), 27 to 29 (Near Southeast/Navy Yard, Historic Anacostia, Eastland Gardens), and 36 to 39 (Woodland/Fort Stanton, Sheridan/Barry Farm, Douglas/Shipley Terrace, Congress Heights/Bellevue), where more than 30 percent of the population fell below the poverty level.

FIGURE 2

Distribution of Households by Household Income in Washington, DC, 2008–12

Household Income

Household Income as Percent of
Area Median Income

1 dot = 5 households

- < 30%
- 30-50%
- 50-80%
- 80-100%
- > 100%

Non-Cluster Area

0   0.5   1   2 Miles
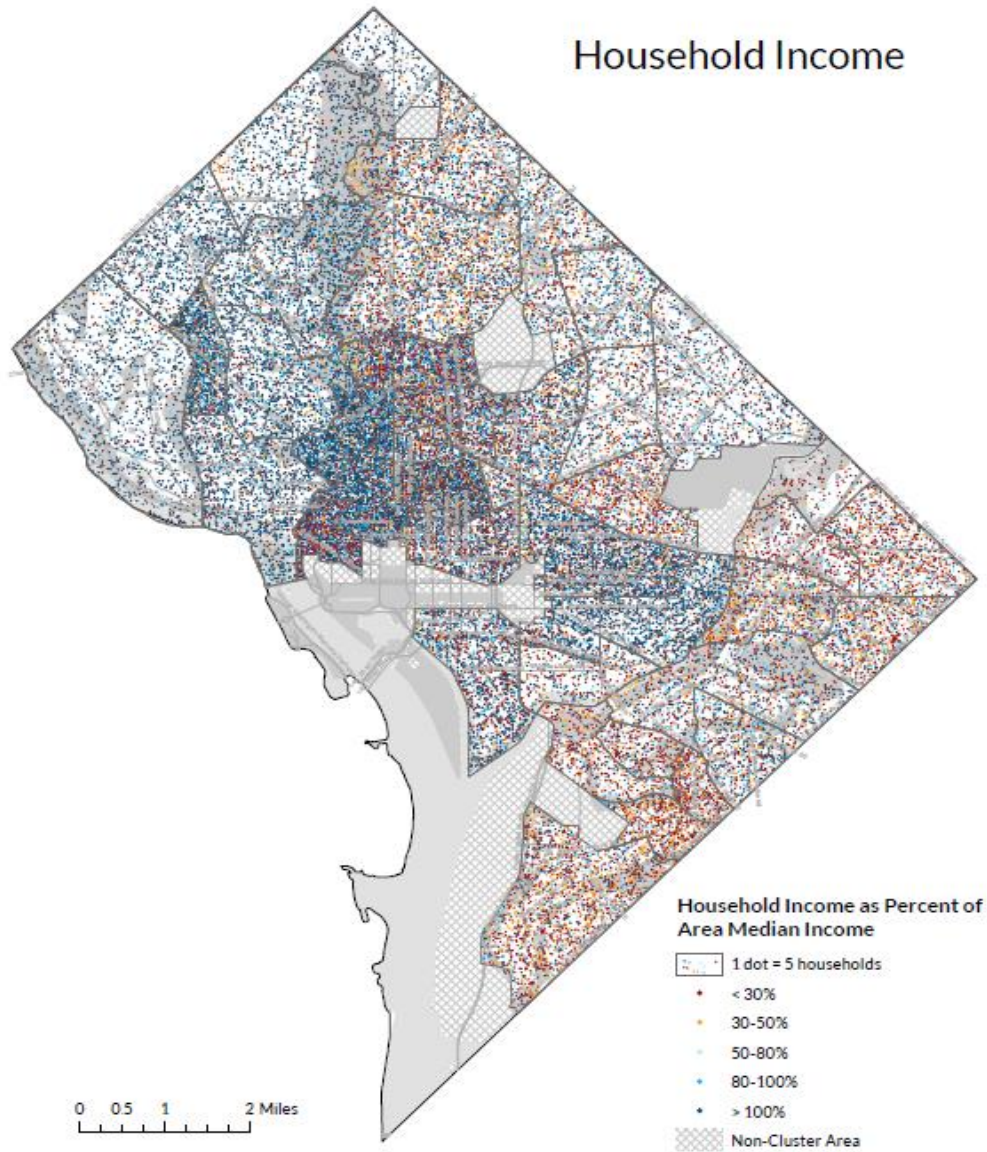
Mobility

DC is a highly mobile city. Within the past year, 18 percent of households in the District moved—10 percent within the city limits and 8 percent from a different state or country, although trends varied by economic status of the household. Among all households, Ward 2 residents were the most likely to have moved within the past year (27 percent) and Ward 4 residents were the least likely to have moved within the last year (12 percent) (table 1).Throughout the city, households below the federal poverty level were more mobile than higher-income households. One-quarter of people with incomes below the poverty level moved within the past year, compared with 19 percent of people with incomes 100 to 149 percent of the poverty level and 17 percent of people with incomes at or above 150 percent of the poverty level (appendix A). The majority of DC residents with incomes below the poverty level who moved in the past year moved within DC, rather than moving from another state or country. Mobility among poor households was highest in Cluster 1 (Kalorama Heights/Adams Morgan), Clusters 4 to 6 (Georgetown/Burleith; West End, Foggy Bottom, GWU; Dupont Circle/Connecticut Avenue/K Street), and all clusters in Ward 3, where 40 percent or more of households below the poverty level moved within the last year. Clusters 5 (West End, Foggy Bottom, GWU), 6 (Dupont Circle/Connecticut Avenue/K Street), and 14 (Cathedral Heights/Glover Park) had the highest percentage of poor households moving to DC from other states in the last year, and Clusters 28 (Historic Anacostia), 30 (Mayfair/Hillbrook), 36 (Woodland/Fort Stanton), and 37 (Sheridan/Barry Farm) had the highest percentage of poor households moving within DC in the last year. Anecdotally, the mobility affecting Clusters 5 (West End, Foggy Bottom, GWU), 6 (Dupont Circle/Connecticut Avenue/K Street), and 14 (Cathedral Heights/Glover Park) may be tied to the large number of students concentrated around George Washington University and Georgetown, located centrally within Clusters 5 and 14. Households with income between 100 and 149 percent of the poverty level were also more mobile than higher-income households. Mobility among these households was highest in Clusters 11 (Friendship Heights/American University Park), 12 (N. Cleveland Park/Forest Hills), 14 (Cathedral Heights/Glover Park), and 15 (Cleveland Park/Woodley Park), where more than 40 percent of households in this income category had moved over the last year.

Unemployment and Education

From 2008 to 2012, 11 percent of individuals in Washington, DC, who were at least 16 years old were unemployed (see table 1). Individuals in Wards 5, 7, and 8, were significantly more likely to be unemployed than individuals in other parts of the city. In 13 of 39 clusters in those three wards, at least

20 percent of individuals were unemployed. In clusters 29 (Eastland Gardens), 30 (Mayfair/Hillbrook), and 39 (Congress Heights/Bellevue) at least 27 percent of individuals were unemployed.

Similarly, while the majority of city residents who are at least 25 years old hold an associate's, bachelor's or graduate degree (54 percent), parts of the city experienced significantly different trends. In Wards 5, 7, and 8, the majority of residents hold a high school diploma or GED only. In 24 clusters (almost all in Wards 5, 7, and 8), the majority of residents hold a high school diploma/GED or less. In Clusters 28 (Historic Anacostia), 30 (Mayfair/Hillbrook), 31 (Deanwood/Burrville), 33 (Capitol View/Marshall Heights), and 36 to 39 (Woodland/Fort Stanton, Sheridan/Barry Farm, Douglas/Shipley Terrace, Congress Heights/Bellevue) at least 80 percent of residents 25 or older did not have any education past high school.

Housing Stock

The varied demographic makeup of the city is reflected in the stark differences in available housing citywide. Housing disparities throughout the city are evident both by ward and by cluster. Although the city as a whole is largely prosperous, economic disparities such as pockets of high unemployment and low income are sometimes mirrored by a higher proportion of assisted housing and severely-rent burdened households. Other areas of higher economic stability are marked by high housing values and significant investment in future projects. Nevertheless, nearly all areas of DC have seen significant growth in new properties in the past decade, allowing the potential for more cohesion along geographic and economic boundaries. Detailed cluster-level profiles of DC's housing stock are included in appendix B.

Property Type

The majority of the city's 162,603 residential properties are single-family homes, although this distribution varies markedly in different corners of the city. Generally, single-family homes dominate the market, followed by condominiums, rental apartments, and finally, cooperative buildings (appendix B). However, condominiums are significantly more prevalent in Wards 1 and 2; in Ward 2, there are nearly four times as many condominiums (17,284) as there are single-family homes (4,526). Cooperative buildings are a small factor in each part of the city, with only 370 buildings citywide. Ward

7 has the highest concentration of cooperative buildings, with 75 buildings, or 0.4 percent of all residential properties.

Despite the prevalence of condominium properties, apartment units are the most significant contributor to the citywide housing stock by unit (at nearly 51 percent of all potential housing units), followed by single-family homes, and then condo units (table 2). At the ward level, the preponderance of apartment units holds true most clearly for Wards 1, 6, and 8. In Ward 2, condominium units are nearly as prevalent as apartment units, and in Wards 3, 5, and 7, single-family homes contribute between 33 and 45 percent of all available units. Apartment units are only the minority in Ward 4, where single-family homes are 60 percent of all available units.

By neighborhood cluster, apartments remain the most prevalent type of available unit. For Clusters 23 (Ivy City/Trinidad), 30 (Mayfair/Hillbrook), and 36 to 39 (Woodland/Fort Stanton, Sheridan/Barry Farm, Douglas/Shipley Terrace, Congress Heights/Bellevue), apartment units dominate the property distribution with over 70 percent of all residential units. Outliers include Clusters 10 (Hawthorne/Barnaby Woods), 11 (Friendship Heights/American University Park), 16 (Colonial Village/Shepherd Park), and 20 (N. Michigan Park/Michigan Park), which have over 70 percent single-family homes, and Cluster 8 (Downtown/N. Capitol Street) with 51 percent condos. Units in cooperative buildings remain a fairly small piece of the distribution, with 17 percent in Cluster 35 (Fairfax Village/Naylor Gardens) and 18 percent of all properties in Clusters 5 (West End, Foggy Bottom, GWU) and 9 (SW Employment Area/Waterfront).

TABLE 2

Profile of Housing Stock by Neighborhood Cluster

Ward, cluster number, cluster name	Total units (%)			Housing built 1921–1950 (%)	Housing built after 2000 (%)	No. of public housing units	No. of rent-controlled units	No. of voucher units	Severely rent burdened (%)	Studio or one bedroom (%)
	Single-family homes	Condo units	Apartment units							
Total	**29**	**16**	**51**	**42**	**9**	**9,401**	**91,386**	**14,341**	**24**	**40**
Ward 1	14	19	63	18	14	1,240	15,301	752	18	51
1 Kalorama Heights/Adams Morgan	6	29	55	25	8	124	5,445	75	14	57
2 Columbia Heights/Mount Pleasant	18	15	66	22	9	832	9,355	554	21	48
3 Howard University/Le Droit Park	20	26	53	4	30	284	1,286	159	16	45
Ward 2	10	39	46	14	19	910	13,831	252	21	62
4 Georgetown/Burleith	49	19	31	35	3	0	2,098	0	27	27
5 West End, Foggy Bottom, George Washington University	3	39	40	11	16	0	2,398	4	32	74
6 Dupont Circle/Connecticut Avenue/K Street	3	37	57	13	1	0	5,538	13	20	71
7 Shaw/Logan Circle	6	29	62	8	33	639	3,411	395	16	57

TABLE 2 CONTINUED

Ward, cluster number, cluster name	Total units (%)			Housing built 1921–1950 (%)	Housing built after 2000 (%)	No. of public housing units	No. of rent-controlled units	No. of voucher units	Severely rent burdened (%)	Studio or one bedroom (%)
	Single-family homes	Condo units	Apartment units							
Ward 3	34	24	37	52	4	160	14,084	19	22	45
11 Friendship Heights/American University Park	73	14	12	65	10	0	441	1	26	19
12 N. Cleveland Park/Forest Hills	18	21	54	51	5	0	5,190	4	20	57
13 Spring Valley/Palisades	62	30	7	38	3	0	558	3	25	26
14 Cathedral Heights/Glover Park	5	37	47	43	1	0	3,467	9	22	66
15 Cleveland Park/Woodley Park	29	20	42	57	2	0	2,885	1	17	48
Ward 4	61	5	32	69	1	52	7,820	978	29	26
10 Hawthorne/Barnaby Woods	75	3	22	74	1	160	865	2	30	21
16 Colonial Village/Shepherd Park	94	0	6	70	0	0	99	6	58	7
17 Takoma/Brightwood	51	4	42	81	2	0	3,245	272	27	34
18 Brightwood Park/Crestwood	55	7	37	66	1	52	4,309	623	28	30
19 Lamond Riggs/Queens Chapel	53	2	46	42	0	35	1,545	286	31	24

TABLE 2 CONTINUED

Ward, cluster number, cluster name	Total units (%)			Housing built 1921–1950 (%)	Housing built after 2000 (%)	No. of public housing units	No. of rent-controlled units	No. of voucher units	Severely rent burdened (%)	Studio or one bedroom (%)
	Single-family homes	Condo units	Apartment units							
Ward 5	45	9	46	52	4	699	8,994	2,221	31	30
20 N. Michigan Park/Michigan Park	83	4	14	66	3	0	375	139	20	14
21 Edgewood/ Bloomingdale	42	11	47	28	5	159	1,896	696	27	27
22 Brookland/ Brentwood	52	3	45	59	2	65	1,628	243	32	22
23 Ivy City/Trinidad	26	4	71	79	2	320	3,181	744	43	43
24 Woodridge/ Fort Lincoln	58	14	28	57	8	120	507	178	21	24
Ward 6	24	15	58	18	13	2,252	7,886	1,112	18	41
8 Downtown/N. Capitol Street	1	51	48	7	77	551	1,550	76	17	67
9 SW Employment Area/Waterfront	5	30	47	3	14	906	1,695	275	18	56
25 NoMa/Union Station/Stanton Park	32	10	57	28	2	13	3,058	564	22	31
26 Capitol Hill/ Lincoln Park	40	9	51	22	4	182	1,844	41	12	32
27 Near Southeast/ Navy Yard	18	14	68	16	55	871	160	27	20	54

TABLE 2 CONTINUED

Ward, cluster number, cluster name	Total units (%)			Housing built 1921–1950 (%)	Housing built after 2000 (%)	No. of public housing units	No. of rent-controlled units	No. of voucher units	Severely rent burdened (%)	Studio or one bedroom (%)
	Single-family homes	Condo units	Apartment units							
Ward 7	40	6	50	66	7	2,208	9,088	4,098	29	27
29 Eastland Gardens	32	0	68	51	1	290	242	193	31	7
30 Mayfair/Hillbrook	25	6	70	63	4	0	629	461	39	27
Deanwood/ 31 Burrville	46	2	51	56	8	918	1,839	1,034	33	24
River 32 Terrace/Benning	33	3	64	80	7	429	2,515	886	23	31
Capitol View/Marshall 33 Heights	42	6	45	52	16	483	1,874	761	28	23
34 Twining/Fairlawn	48	4	47	70	1	68	2,855	891	32	32
Fairfax Village/Naylor 35 Gardens	29	22	32	83	1	20	1,074	283	17	33
Ward 8	22	6	71	47	15	1,880	14,364	4,909	31	29
28 Historic Anacostia	28	6	66	30	4	15	1,111	281	40	28
Woodland/ 36 Fort Stanton	10	8	80	28	7	356	1,166	482	30	27
Sheridan/ 37 Barry Farm	15	10	73	34	29	555	992	489	28	16
Douglas/ 38 Shipley Terrace	26	1	74	32	52	92	1,841	828	30	29
Congress 39 Heights/Bellevue	21	6	72	49	11	862	7,178	2,237	31	32

Sources: DC's Office of Tax and Revenue's real property tax database (as of January 2014), computer-assisted mass appraisal residential and condominium point, Urban Institute's Preservation Catalog, and the 10×20 database.

Note: Because neighborhood clusters do not conform to ward boundaries, ward totals will not exactly equal the sum of cluster numbers.

Year Built

Although the bulk of the existing residential properties in Washington, DC, were built before 1950, a significant number were constructed between 2001 and year-end 2010, more than in the previous three decades combined. This boom is most observed in Ward 6, where nearly 25 times the 108 properties that had been constructed in the decade prior were built. Ward 2 had the most new properties during this time, with nearly 4,200 properties built. Wards 1, 7, and 8 all constructed over 1,000 new structures, and the remaining wards all saw at least twice as much new construction between 2001 and year-end 2010 than between 1991 and 2000.

While most clusters saw at least a doubling of construction activity, some saw much greater growth, such as Cluster 27 (Near Southeast/Navy Yard), which went from having one new property built between 1991 and 2000 to 599 built in the following decade. Other areas with above average increase in new construction include Clusters 2 (Columbia Heights/Mount Pleasant), 9 (SW Employment Area/Waterfront), 24 (Woodridge/Fort Lincoln), 26 (Capitol Hill/Lincoln Park), and 35 (Fairfax Village/Naylor Gardens), which all saw more than 20 times the construction between 2001 and year-end 2010 than between 1991 and 2000.

Even with the recent boom, the majority of DC's residential properties were built over 50 years ago—nearly 42 percent between 1921 and 1950. Wards 3, 4, and 5 have most of these early to midcentury properties. Wards 2 and 6 have the largest number of residential buildings constructed in 1900 and earlier (over 5,000 properties in each ward). Neighborhoods in Clusters 17 (Takoma/Brightwood), 32 (River Terrace/Benning), and 35 (Fairfax Village/Naylor Gardens) have the largest portion of these aging properties, with over 80 percent built between 1921 and 1950.

Assessed Value

Districtwide, the majority of single-family homes have an assessed value between $100,000 and $400,000. However, the distribution varies significantly by ward. Just over half (51 percent) of single-family homes in Ward 2 and 41 percent of single-family homes in Ward 3 were valued at $1 million or above. In comparison, the majority of single-family homes in Wards 7 and 8 have an assessed value

between $100,000 and $200,000. The remaining wards are skewed toward midrange values, the majority between $200,000 and $500,000.

Condominium units are more homogeneous, as the majority citywide fall between $100,000 and $500,000. Wards 1, 2, and 3 have a much wider distribution of condo assessment values, and Wards 7 and 8 have primarily lower-valued condos, most under $200,000.

Assisted Projects

Although units subject to rent control are prevalent in all wards, public housing and voucher households are highly concentrated in Wards 6, 7, and 8.[1] Although the voucher program is designed to provide assisted households a greater choice of units and neighborhoods, 63 percent of all voucher households are located in Wards 7 and 8 and only 7 percent (roughly 1,000 households) voucher holders live in Wards 1, 2, or 3 By comparison, 43 percent of public housing residents live in Wards 7 and 8 and 25 percent live in Wards 1, 2, or 3.

Neighborhood clusters show the targeted nature of assisted properties in Washington, as clusters such as 4 (Georgetown/Burleith), 6 (Dupont Circle/Connecticut Avenue/K Street), 10 (Hawthorne/Barnaby Woods), 12 to 16 (N. Cleveland Park/Forest Hills, Spring Valley/Palisades, Cathedral Heights/Glover Park, Cleveland Park/Woodley Park, Colonial Village/Shepherd Park), and 20 (N. Michigan Park/Michigan Park) have relatively little public assistance for residents other than rent control. This pattern follows for voucher use as well: Clusters 31 (Deanwood/Burrville) and 39 (Congress Heights/Bellevue), respectively, have 7 and 16 percent of all the voucher use in DC, but no voucher households reside in Cluster 4 (Georgetown/Burleith).

Number of Bedrooms

The majority of units citywide have from one to three bedrooms. However, Wards 1(51 percent) and 2 (62 percent) are skewed more heavily toward studio and one-bedroom units, as are Clusters 8 (Downtown/N. Capitol Street), 9 (SW Employment Area/Waterfront), and 14 (Cathedral Heights/Glover Park). The remaining clusters have a more even distribution among two- to four-bedroom units.

However, Clusters 10 (Hawthorne/Barnaby Woods), 13 (Spring Valley/Palisades), and 16 (Colonial Village/Shepherd Park), all boast units with five or more bedrooms for at least 15 percent of the units available within the cluster boundaries.

Current Housing Needs

This section provides portraits of current housing needs in the city by ward and neighborhood cluster and summarizes housing needs for special populations such as the elderly and the disabled. There were several important findings.

By far the most common housing problem households in DC face is housing costs that exceed what they can afford. In 2008–12, more than 40 percent of households citywide were cost burdened. About 21 percent of households were moderately cost burdened, spending between 30 and 50 percent of their monthly income on housing costs, and an additional 21 percent of households were severely cost burdened, spending more than half their monthly income on housing costs.

On the whole, a larger share of renter households was severely cost burdened (24 percent) than were owner households (15 percent).

Although high housing cost burden was a challenge for households across income groups, the challenge was especially acute among renter and owner households with household incomes that were half the area median income (AMI) or less. Approximately 6 in 10 of these extremely low income and very low income households spent more than 30 percent of their income on housing costs.

On the night of the most recent homeless point-in-time (PIT) count in January 2014, 7,748 people were homeless in DC. The homeless rate in DC is comparable, although higher, than New York and Boston, which also have a right to shelter policy.

Citywide, approximately 4,700 households (2 percent of all households) were at high risk of homelessness. Homelessness risk was highest among large households with five or more people; 6 percent of these large households were at high risk of homelessness. More than half (54 percent) of households at high risk of homelessness received welfare assistance.

Detailed cluster-level profiles of current housing needs are included in appendix A. Like the demographic profiles, the housing needs profiles were created using 2008–12 American Community Survey (ACS) five-year estimates and 2006–10 Comprehensive Housing Affordability Strategy data aggregated to the city and cluster level.

Current Housing Needs

Housing Problem Definitions

This section provides information on the prevalence of four types of housing problems:

- Housing units that lack complete kitchen facilities.

- A unit has complete kitchen facilities when it has all three of the following: (1) a sink with a faucet, (2) a stove or range, and (3) a refrigerator.

- Housing units that lack complete plumbing facilities.

- A unit has complete plumbing facilities when it has all three of the following: (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower.

- Housing units that are overcrowded.

- A unit is considered overcrowded if there is more than one person per room.

- A unit is considered severely overcrowded if there are more than 1.5 persons per room.

- Households that are cost burdened.

- A household is considered cost burdened when monthly housing costs, including utilities, exceed 30 percent of monthly household income.

- A household is considered severely cost burdened when monthly housing costs, including utilities, exceed 50 percent of monthly household income.

In 2006–10, kitchen and plumbing problems were extremely rare in DC. Less than 1 percent of all occupied housing units across the city lacked complete kitchen or plumbing facilities. Similarly, only 3 percent of all occupied housing units were overcrowded or severely overcrowded. Overcrowding was more prevalent in Clusters 2 (Columbia Heights/Mount Pleasant), 17 (Takoma/Brightwood), 36 (Woodland/Fort Stanton), and 38 (Douglas/Shipley Terrace), where 6 percent or more of all occupied units were overcrowded or severely overcrowded.

Cost Burden

By far the largest share of housing problems in DC relate to the cost of housing relative to what households can afford. For renters, cost burden is calculated as the ratio of monthly gross rent, including utilities paid for by the renter, to monthly household income (total annual household income divided by 12). For owner households, cost burden is the ratio of selected monthly owner costs (sum of payments for mortgages, debts on the property, real estate taxes; fire, hazard, and flood insurance on the property; utilities and fuels [e.g., oil, coal, kerosene, wood]) to monthly household income. Households that pay between 30 and 50 percent of their monthly income on housing are considered moderately cost burdened, and households that pay more than 50 percent are considered severely cost burdened.

In 2008–12, more than 40 percent of households citywide were cost burdened. About 21 percent of households were moderately cost burdened, spending between 30 and 50 percent of their monthly income on housing costs, and an additional 21 percent of households were severely cost burdened, spending more than half their monthly income on housing costs. On the whole, renter households were more likely to be severely cost burdened than were owner households: 46 percent of renter households were cost burdened or severely cost burdened, and 36 percent of owner households were cost burdened.

The percentage of renter households with cost burdens was highest in Ward 8 (55 percent) and Ward 5 (54 percent) and lowest in Ward 1 (39 percent) and Ward 6 (39 percent). (See appendix A for a full breakdown of housing as a percentage of household income by ward and cluster.) High cost burden among renter households was prevalent in most neighborhood clusters. Rental cost burden was particularly prevalent in a number of clusters in Wards 7 and 8. Figure 3 shows the prevalence of severe rental cost burden by cluster. Clusters 16 (Colonial Village/Shepherd Park), 23 (Ivy City/Trinidad), 28 (Historic Anacostia), and 30 (Mayfair/Hillbrook) had the highest proportion of severely rent-burdened households, with more than 35 percent of households in each cluster paying more than 50 percent of their income on rent.

The geographic distribution of severely cost-burdened owner households is similar to that of severely cost-burdened renter households. As figure 4 shows, owner households that experienced severe cost burden were most highly prevalent in clusters in Wards 7 and 8. In Clusters 5 (West End,

Foggy Bottom, GWU), 28 (Historic Anacostia), 30 (Mayfair/Hillbrook), 36 (Woodland/Fort Stanton), and 37 (Sheridan/Barry Farm), more than 25 percent of households were severely cost burdened.

Share of Renter Households Severely Cost Burdened by Cluster

Washington, DC, 2008–12
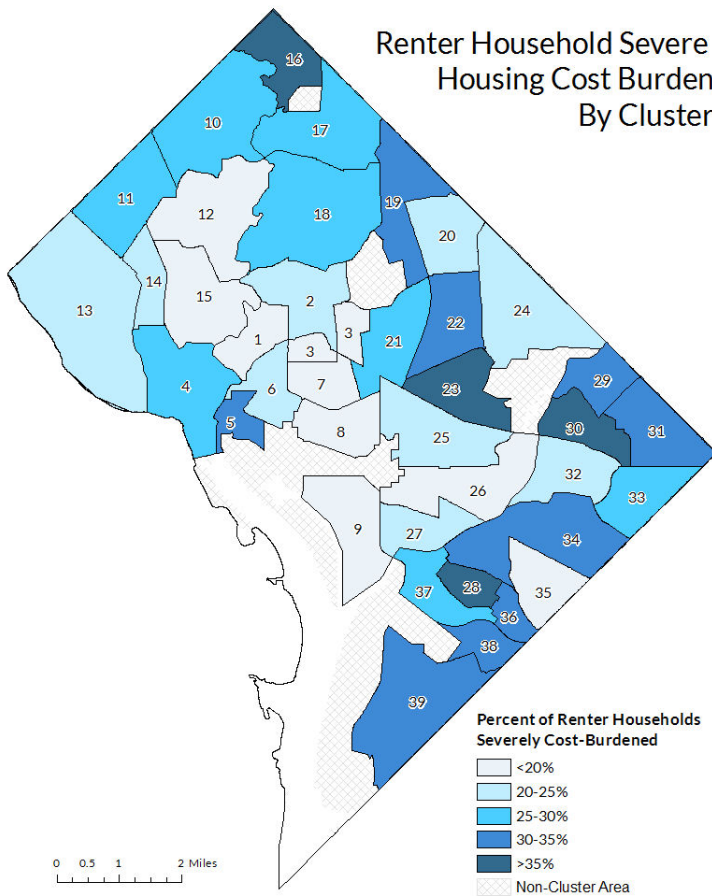
Source: American Community Survey 2008–12 five-year estimates.

FIGURE 4

Share of Owner Households Severely Cost Burdened by Cluster

Washington, DC, 2008–12

Homeowner Household Severe
Housing Cost Burden
By Cluster

**Percent of Homeowner Households
Severely Cost-Burdened**
- <10%
- 10-15%
- 15-20%
- 20-25%
- >25%
- Non-Cluster Area

0   0.5   1   2 Miles
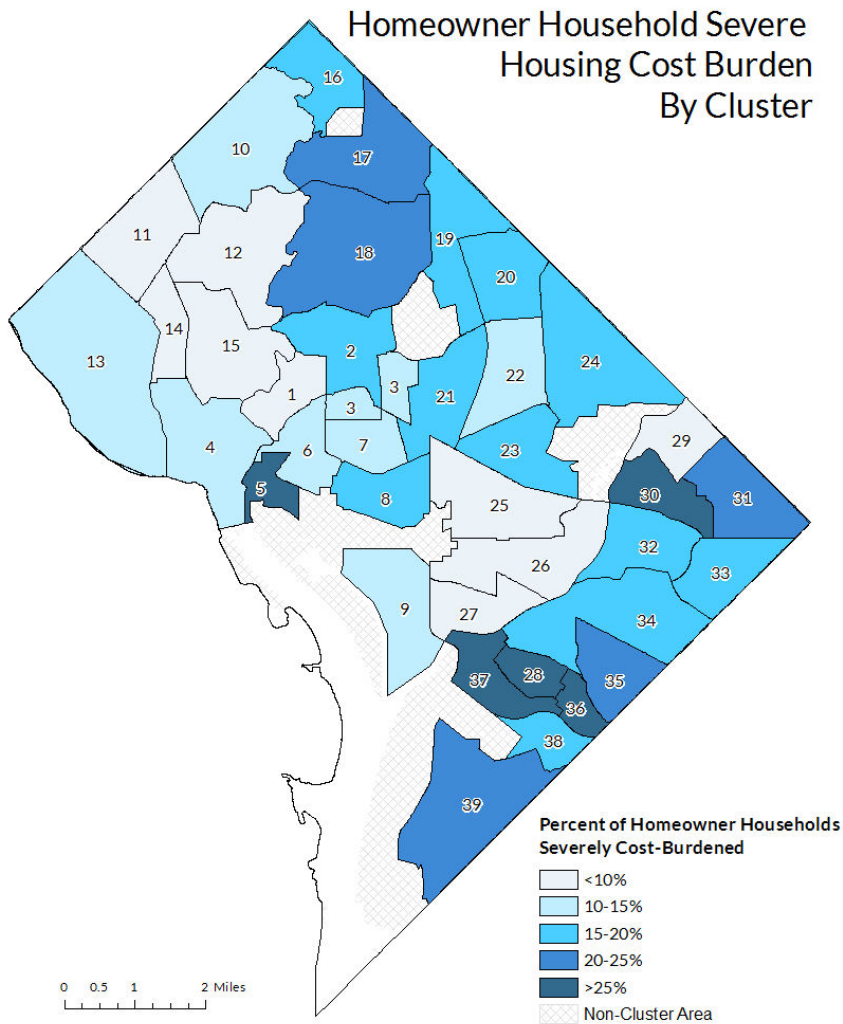
Source: American Community Survey 2008–12 five-year estimates.

High housing-cost burden was a challenge for households across income groups, but the problem was especially acute among lower-income households. HUD income limits are typically used to measure

housing affordability and to determine eligibility for affordable housing programs. Table 3 shows the 2014 income limits for extremely low income, very low income, and low-income households in the Washington metro area, and table 4 shows the maximum housing costs, by unit size, affordable to each household.[2]

HUD Income Limits by Household Size for Washington Region, 2014

	Income limit ($)			
Income category	1-person	2-person	3-person	4-person
Extremely low income (at or below 30% of AMI)	22,500	25,700	28,900	32,100
Very low income (at or below 50% of AMI)	37,450	42,800	48,150	53,500
Low income (at or below 80% of AMI)	47,950	54,800	61,650	68,500

Source: US Department of Housing and Urban Development, Economic and Market Analysis Division, "FY 2014 Income Limits Documentation System," Accessed October 4, 2014, http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn.
Notes: Washington-Arlington-Alexandria HUD Metro fair market rates area includes the District of Columbia; in Maryland, Calvert, Charles, Frederick, Montgomery, and Prince George's Counties; in Virginia, Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, and Stafford Counties; and the cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park in Virginia.

Maximum Affordable Monthly Rent by Household Size for Washington Region, 2014

	Affordable monthly rent ($)			
Income category	1-person	2-person	3-person	4-person
Extremely low income (at or below 30% of AMI)	560	640	720	800
Very low income (at or below 50% of AMI)	940	1,070	1,200	1,340
Low income (at or below 80% of AMI)	1,200	1,370	1,540	1,700

Source: US Department of Housing and Urban Development, Economic and Market Analysis Division, "FY 2014 Income Limits Documentation System," Accessed October 4, 2014, http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn.
Note: Data are rounded to the nearest $10. Affordable is defined as paying no more than 30% of the HUD income limit per month.

Special tabulations of ACS 2006–10 five-year estimates, available as part of the HUD's Comprehensive Housing Affordability Strategy, provide information on levels of housing cost burden by household income levels as established by HUD. In 2006–10, 73 percent of extremely low income households (those that earned 30 percent or less of AMI) spent more than 30 percent of their income on

housing. More than half (57 percent) were severely cost burdened, meaning they spent more than half their income on housing. This pattern is even starker in some neighborhoods. In Clusters 4 (Georgetown/Burleith), 11 (Friendship Heights/American University Park), and 14 (Cathedral Heights/Glover Park), for example, more than 8 in 10 extremely low income households were severely cost burdened. Among very low income households, those who earn between 30 and 50 percent of AMI, more than 6 in 10 households were cost burdened or severely cost burdened. Comparatively smaller proportions of low- and middle-income households experienced severe cost burden, but around 4 in 10 households in these income bands still spent more than 30 percent of their income on housing. There were, in some cases, large variations in this pattern across clusters. As an example, the proportion of low-income households that was severely rent burdened ranged from nearly zero in seven clusters to 78 percent in Cluster 13 (Spring Valley/Palisades).

Housing Problems among Special Populations

As shown in table 5, of the 104,695 households in DC that experienced one or more housing problems (lacking complete kitchen or plumbing facilities, overcrowding, and/or cost burden), 5 percent consisted of two-person elderly families (where at least one member is 62 years of age or older), and 15 percent consisted of single elderly persons. Households with at least one member who had a hearing or vision impairment represented 7 percent of all households facing housing problems, households with at least one member who had a cognitive limitation represented 9 percent, and households with at least one member who had a self-care or independent living limitation represented 9 percent. The most highly prevalent disability among households with housing problems was ambulatory limitation, which was present in 12 percent of all such households. For the most part, the proportion of all households with an elderly or disabled head of household is comparable to the proportion of households with a housing problem that have an elderly or disabled head of household—meaning that in DC these populations are not more likely to experience housing problems than other groups.

TABLE 5

Representation of Special Populations among All Households and Households with Housing Problems, 2006–10

	Occupied housing units	
	All	**With housing problems**
Total	256,080	104,695
Elderly (household members age 62+)		
Elderly family	8%	5%
Elderly nonfamily	13%	15%
Disability (at least one household member)		
Hearing or vision impairment	7%	7%
Ambulatory limitation	11%	12%
Cognitive limitation	8%	9%
Self-care or independent living limitation	8%	9%

Source: Comprehensive Housing Affordability Strategy, US Department of Housing and Urban Development, 2006–10.

Homelessness Prevalence and Trends

In addition to households living in unaffordable, overcrowded, or inadequate housing units, there are also thousands of people in DC living on the streets or in shelters. On the night of the homeless point-in-time (PIT) count in January 2014, 7,748 people were homeless and sleeping on the streets, in emergency shelters, or in transitional housing (Chapman, Mintier, and Goodwin 2014). Approximately 1.2 percent of DC's total population was homeless that night, six times the national homeless prevalence rate of 0.2 percent. The homeless rate in DC is comparable to, although higher than, New York and Boston, which have right to shelter policies (table 6).

TABLE 6

Homeless Rates in Washington, DC, Compared with the total US Population and Other Northeast American Cities

	Homeless population	Total population	Homeless (%)
Total US population	578,424	316,128,000	0.2
Washington, DC	7,748	646,449	1.2
New York, NY	67,810	8,405,837	0.8
Boston, MA	5,987	644,710	0.9
Philadelphia, PA	5,738	1,553,165	0.4

Sources: HUD, 2014. Total population figures are from the 2013 American Community Survey.

More than half (51 percent) of people experiencing homelessness on the night of the PIT count were single adults without children, and the remainder were families with children (figure 5). From 2007 (the first year with a reliable citywide homeless count) to 2014, the number of homeless individuals has remained fairly stable, but the number of homeless people in families has more than doubled—from 1,603 to 3,795 (figure 5). The city experienced a major increase in family homelessness in the winter of 2013–14. Nearly 800 families requested shelter during this hypothermia season, almost double what the city initially projected.[3]

In addition to the homeless people counted on the night of the PIT, thousands more experienced homelessness at some point throughout the year. According to administrative data from DC's homeless programs, between October 1, 2011, and September 30, 2012, 11,597 unaccompanied individuals and 1,391 families with children spent at least one night in emergency shelters or transitional housing (HUD 2012).

FIGURE 5

Homeless Trends, Washington, DC, 2007–14
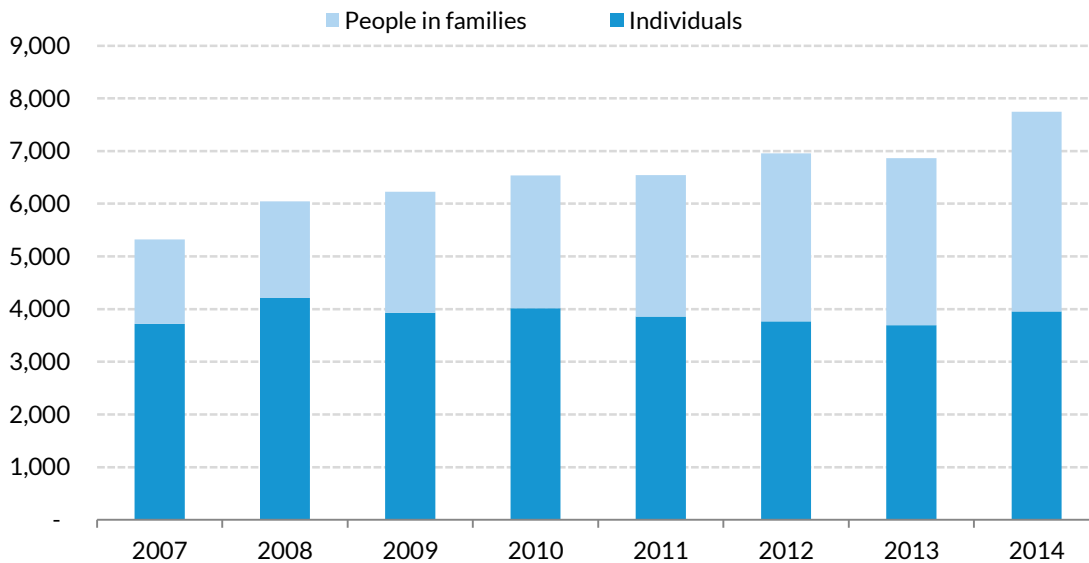
Source: 2007-2014 Point-in-Time Estimates by CoC (https://www.hudexchange.info/resource/4074/2014-ahar-part-1-pit-estimates-of-homelessness/).

Characteristics of the Homeless

More than 90 percent of all people homeless on the night of the PIT count were staying in shelters or transitional housing; only 8 percent were literally on the streets. There were 406 homeless veterans and 2,029 single adults who met the HUD definition of chronic homelessness, meaning they had a disability and had either been homeless continuously for the last year or had been homeless four or more times in the last three years (HUD 2014).

The characteristics of homeless individuals in DC are markedly different from the characteristics of homeless families. Single adults are typically male (79 percent) and middle aged (69 percent between ages 31 and 61). Adults in families are usually female (77 percent) and between the ages of 18 and 30 (63 percent) (HUD 2012).

There appears to be a net inflow of homeless individuals coming into DC from surrounding areas. As part of the 2013 homeless PIT count, respondents across the Washington, DC, metropolitan area were

asked the last place they lived before becoming homeless. The Metropolitan Washington Council of Governments (MWCOG) tabulated the results of this question for DC and seven surrounding counties. Nearly one in four homeless individuals within DC (22 percent) reported they were living outside of DC before becoming homeless, but 98 percent of homeless families in DC lived in DC before becoming homeless. In the counties surrounding DC, just 1 percent of people in families and 3 percent of individuals reported that they lived in DC before becoming homeless.

The same MWCOG dataset for the 2013 PIT count showed that 55 percent of single homeless adults in DC reported having some source of income. Among those reporting income, the most common primary source of income cited was employment (52 percent), followed by disability payments (34 percent), social security (7 percent), and welfare/Temporary Assistance for Needy Families (TANF) (5 percent). Among adults in families, 82 percent reported some form of income. The main source of income for adults in families was welfare/TANF (60 percent), followed by work (30 percent) and disability (8 percent) (Metropolitan Washington Council of Governments 2013 PIT count data). According to annual performance report data from transitional housing programs (emergency shelters do not complete annual performance reports), the median monthly income for individuals in transitional housing is between $500 and $750, which is a median annual income between $6,000 and $9,000. For families, the median monthly income is between $751 and $1,000, or between $9,000 and $12,000 annually.

Households at Risk of Homelessness

In addition to the needs of people currently experiencing homelessness, many more DC households have one or more risk factors for becoming homeless. There is no proven formula for determining homeless risk, and many, if not most, at-risk households manage to stay housed. However, previous studies have identified several critical risk factors for estimating risk of future homelessness. We used the Integrated Public Use Microdata Series (IPUMS) dataset form the 2011 American Community Survey data to estimate the prevalence of specific homeless risk factors among DC households.

Homeless risk was assessed using the following rubric, based on a previous study of homelessness in New York City (Shinn et al. 2013). Households with a composite score of zero were considered at minimal risk of homelessness, households with a composite score of 1 to 4 were at moderate risk, and households with a composite score of 5 or more were at high risk:

- Age: Parents are 22 or younger and children are 2 or younger (2 points). Parents are 24 or younger and youngest child is 6 or younger (1 point)

- Income: Household income less than half of extremely low income limit (2 points). Household income below extremely low income limit (1 point)

- Rent burden: Household is severely rent burdened (1 point)

- Household receives welfare assistance (1 point)

- Head of household or spouse is unemployed (1 point)

- No one in household graduated high school (1 point)

- Household is severely overcrowded (more than 1.5 people per room) (1 point)

- Household moved within the past 12 months (1 point, but only if the household had at least one point from any of the other risk factors)

Table 7 breaks down homeless risk overall and by geographic area. One-third of DC households have one or more homeless risk factors, of which 32 percent (87,600 households) are at moderate risk and 2 percent (4,700 households) are at high risk. The IPUMS dataset allows for analysis by Public Use Microdata Area (PUMA), which divides the city into five areas each with approximately 100,000 residents (figure 6). Residents of PUMA 00104, which is roughly coterminous with Wards 7 and 8, are at much higher homeless risk than residents of other parts of the city. Half (50 percent) of residents in PUMA 00104 have a moderate homeless risk, and 5 percent have a high homeless risk. Sixty-one percent of all households with a high homeless risk reside in PUMA 00104.

TABLE 7

Homeless Risk by Geographic Area

	Citywide		PUMA 00101		PUMA 00102		PUMA 00103		PUMA 00104		PUMA 00105	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Minimal risk	176,300	66	39,000	82	29,700	65	35,000	68	27,000	45	45,600	70
Moderate risk	87,600	33	8,800	18	14,300	32	15,800	31	29,300	50	19,400	30
High risk	4,700	2	0	0	1,200	3	600	1	2,900	5	100	<1
Total	268,700	100	47,800	100	45,300	100	51,400	100	59,200	100	65,100	100

Source: Urban Institute analysis of 2011 American Community Survey Public Use Microdata from the University of Minnesota Integrated Public Use Microdata Series.
Note: HHs = households.

Table 8 looks at homeless risk by household size. Homeless risk is highest among households with five or more people. This level of risk is consistent with our analysis of Comprehensive Housing Affordability Strategy data in the previous section, which showed a lack of housing units with three or more bedrooms. Six percent of the largest households are at high risk of homelessness, compared with 1 to 2 percent for one- to four-person households.

TABLE 8

Homeless Risk by Household Size

	Total		1 person		2 people		3 people		4 people		5 or more people	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Minimal risk	176,300	66	75,500	63	58,700	71	22,500	68	12,300	66	7,400	50
Moderate risk	87,600	33	43,300	36	21,900	27	9,700	30	6,000	32	6,600	44
High risk	4,700	2	1,200	1	1,600	2	700	2	400	2	900	6
Total	268,700	100	119,900	100	82,300	100	32,900	100	18,700	7	14,900	100

Source: Urban Institute analysis of 2011 American Community Survey Public Use Microdata from the University of Minnesota Integrated Public Use Microdata Series.

In addition to household size, receipt of welfare assistance appears to be a strong indicator of homeless risk. Table 9 shows that although only 4 percent of all DC households receive welfare assistance, 54 percent of households at high risk of homelessness receive welfare assistance. Not only is

welfare receipt itself a homeless risk factor according to our model, welfare recipients are also overrepresented among other high-risk groups, including extremely low income households, severely rent burdened households, and households with young parents of young children.

Homeless Risk and Other Risk Factors
By receipt of welfare assistance

	All DC households		High risk of homelessness		Extremely low income		Severely rent burdened		Young parents with young children	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Receiving welfare	11,300	4	2,500	54	9,000	13	5,100	11	1,400	34
Not receiving welfare	257,400	96	2,200	46	60,400	87	39,800	89	2,600	66
Total	268,700	100	4,700	100	69,400	100	44,900	100	3,900	100

Source: IPUMS data on 2011 ACS.
Note: HH = households.

FIGURE 6

Mapping Washington, DC, PUMAs to Ward Boundaries
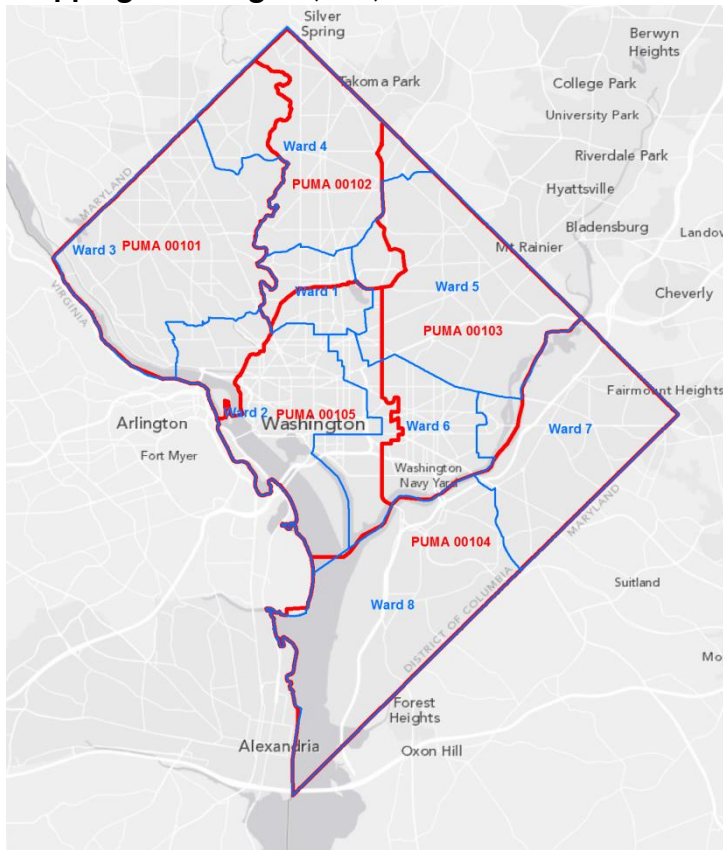
Source: Overlay of Census 2000 Census tracts with PUMAs from the IPUMS dataset (https://usa.ipums.org/usa/volii/2000PUMAsASCII.txt).

Projected Changes to DC's Population through 2020

To help the city plan for the amount and types of housing that may be needed to accommodate expected growth, we analyzed data on population projections prepared previously by the DC Office of Planning (OP) and used them to produce complementary estimates of growth in households by size, income level, race/ethnicity, and age of household head. The estimates presented here are derived from a *projection* based on a set of stated assumptions about the composition of future population changes. Projections allow one to explore the consequences of a set of assumed changes over time; altering the initial set of assumptions will result in different conclusions. A projection is distinct from a *forecast*, which is based on a scenario that one believes is *likely* to occur. In this study, we chose projection assumptions that seemed reasonable given current demographic trends, but we make no assertions concerning the likelihood of these trends continuing.

The projection method used here assumes that natural population increases (births minus deaths) will mirror the demographics of current DC residents, and future in-migration (from elsewhere in the US or abroad) will follow the patterns of more recent arrivals to the city. OP projects that the DC population will grow by over 48,000 people between 2010 and 2015 (US Census estimates that DC's population has already grown by over 44,000 between 2010 and 2013), and by over 114,000 people between 2010 and 2020 (US Census Bureau 2013). Assigning new arrivals to DC to the neighborhood clusters where OP forecasts exceed the expected natural population increases, we allocated people to household types based on age, sex, and race/ethnicity and then projected the distributions of household types in 2015 and 2020. The results are shown in table 10. (See appendix C for a fuller description of the projection methodology.)

TABLE 10

Projected Population Not Living in Group Quarters by Household Income and Size

Washington, DC

	Household size (No. of people)					
	1	2	3	4	5 or more	Total
2010						
Less than 30% AMI	33,469	26,802	19,984	18,678	23,187	122,121
30–50% AMI	15,914	18,177	14,555	11,232	16,375	76,252
50–80% AMI	10,203	10,193	9,029	4,265	7,535	41,224
Over 80% AMI	59,043	108,329	59,100	50,831	44,662	321,967
Total	118,629	163,502	102,668	85,006	91,759	531,564
2015						
Less than 30% AMI	35,007	27,401	19,868	19,267	23,101	124,644
30–50% AMI	17,383	18,985	14,999	11,689	17,062	80,118
50–80% AMI	10,933	10,821	9,186	4,436	8,028	43,404
Over 80% AMI	68,518	124,232	65,721	55,705	47,844	362,021
Total	131,840	181,440	109,774	91,097	96,036	610,187
2020						
Less than 30% AMI	37,127	28,370	21,442	22,275	27,078	136,291
30–50% AMI	18,563	19,822	16,413	12,610	19,971	87,379
50–80% AMI	11,141	10,689	10,121	5,003	9,048	46,001
Over 80% AMI	79,760	136,220	72,340	64,358	53,743	406,421
Total	146,591	195,101	120,315	104,246	109,839	676,092

Sources: Urban Institute estimation based on DC Office of Planning population projections. Household income is categorized as a percentage of AMI, which is the method used by the US Department of Housing and Urban Development (HUD) to determine eligibility for affordable housing assistance programs. The Washington, DC AMI calculated by HUD applies to all of the Washington-Arlington-Alexandria HUD Metro fair market rates area, which contains the District of Columbia; in Maryland, Calvert, Charles, Frederick, Montgomery, and Prince George's Counties; in Virginia, Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, and Stafford Counties; and the cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park in Virginia. See table 3 for a description of the income categories and how they are calculated. These projections use the capped low-income limit used by HUD rather than the uncapped limit used by some DC government programs.

Figures 7 through 10 show the person and household characteristics of the projected population changes. All types of people and households are projected to increase by 2020. However, some groups have larger projected increases than others, which will lead to changes in the demographic characteristics of the city and individual wards. If current demographic trends hold, most of the city's population growth is projected to be non-Hispanic whites living in households of one or two people headed by someone ages 35 to 64 and with incomes above 80 percent of the area median.

People living in households headed by someone ages 35 to 64 (figure 7) will account for more than half of the projected population growth through 2020, increasing by about 73,000 people. The number of

people living in households with younger heads (under 35 years) will grow through the first half of the decade but then will level off. The number of people in households headed by an elderly person will rise fairly steadily and remain about 16 to 17 percent of the total population.

Growth is also projected to be highest among households with one or two people (figure 8), although households of all sizes are expected to increase in number. One- and two-person households will remain the most prevalent, with the number of people living in households with one or two people projected to grow by over 59,000 between 2010 and 2020. People living in households of three or more are projected to grow by just under 55,000 people over the same period.

The majority of people in DC live in households with incomes above 80 percent of area median income (AMI) and the number of people in the highest-income households are projected to increase the fastest among all income groups (figure 9). People in households with incomes above 80 percent of AMI are projected to grow by over 84,000 people between 2010 and 2020, an increase of 26 percent from 2010. Nonetheless, populations in lower-income households will also rise, with 14,000 additional people in households below 30 percent of AMI; 11,000 more in households between 30 and 50 percent of AMI; and 5,000 more in households between 50 and 80 percent of AMI.

The populations of non-Hispanic whites and Hispanics are projected to grow most rapidly, although all race and ethnicity categories we modeled are projected to increase by 2020 (figure 10). Non-Hispanic whites are projected to increase by 57,000 people, a population growth of 30 percent from 2010. Hispanics are projected to increase by over 24,000 people, or 51 percent more than their 2010 population. Non-Hispanic blacks will increase by 18,000 people between 2010 and 2020, and all other races (primarily Asians) will increase by 14,000 people.

FIGURE 7

Population by Age of Head of Household, 2010, 2015, and 2020, Washington, DC
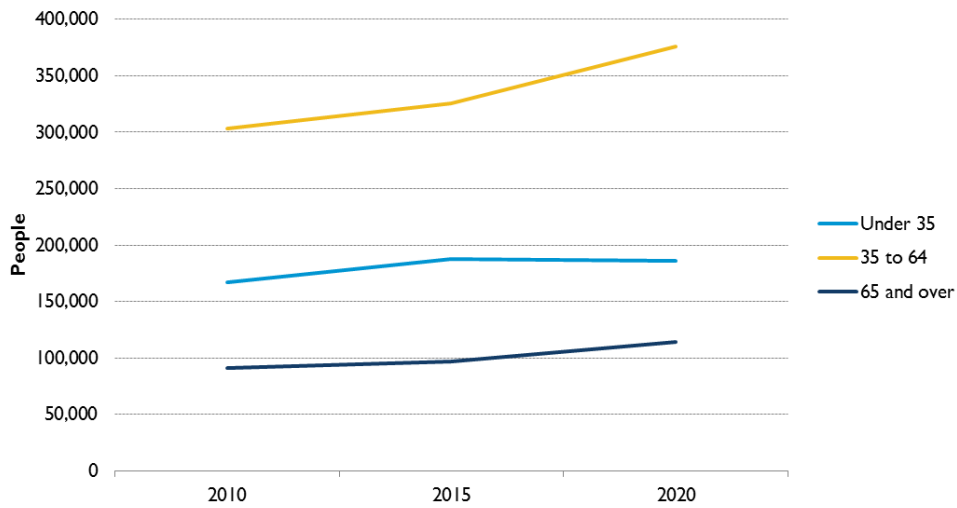
Source: Urban Institute estimation based on DC Office of Planning population projections.

FIGURE 8

Population by Household Size, 2010, 2015, and 2020, Washington, DC
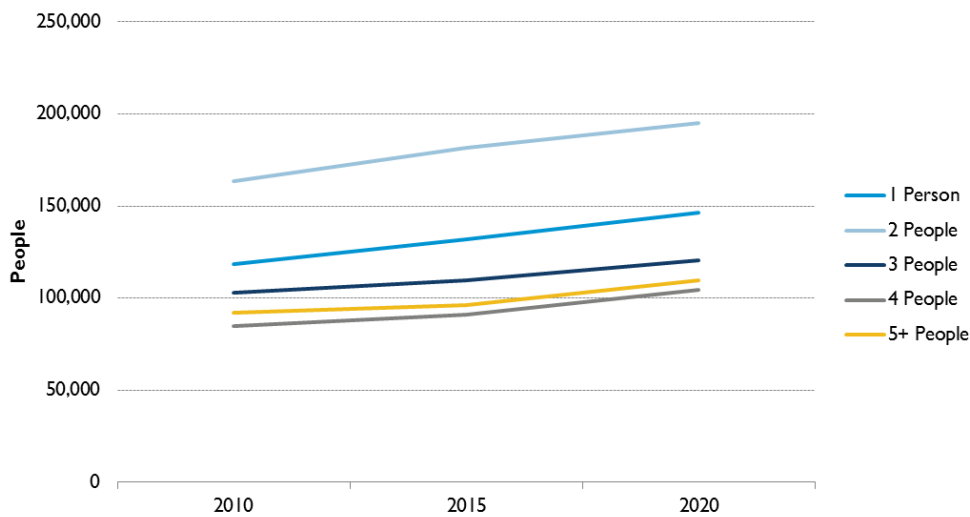
Source: Urban Institute estimation based on DC Office of Planning population projections.

FIGURE 9

Population by Household Income, 2010, 2015, and 2020, Washington, DC
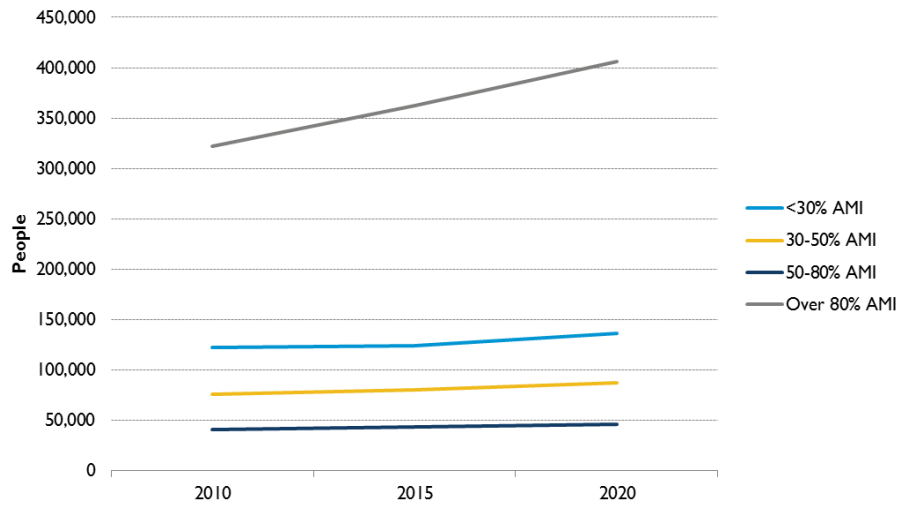
Source: Urban Institute estimation based on DC Office of Planning population projections.

FIGURE 10

Population by Race and Ethnicity, 2010, 2015, and 2020, Washington, DC
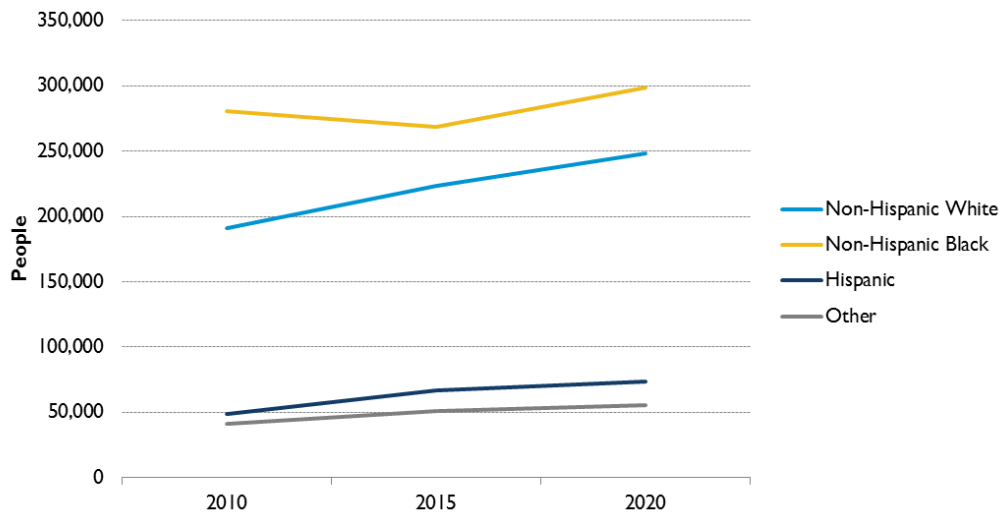
Source: Urban Institute estimation based on DC Office of Planning population projections.

As in the previous decade, the city's population growth is projected to vary considerably by geography (figure 11). The population in Ward 2 is projected to grow by over 19,000 people between 2010 and 2020, the largest increase of any ward. Ward 8 is projected to have the second-highest population increase, with 15,000 people, followed by Ward 3, with 14,000 people. The population in Ward 4 is projected to grow least among all eight wards, with a projected population increase of under 10,000 by 2020.

Areas with high projected growth are associated with population shifts toward a more affluent, middle-aged population. Again, this trend varies by geography. Our projections show a decline in Wards 1, 2, and 6 of the number of people in households headed by someone under age 35 (figure 12), but this population is projected to increase (if not always as rapidly as the population in households with heads ages 35 to 64) in Wards 3, 4, 5, 7, and 8. Wards 1, 2, and 6 are projected to have the largest growth in people who live in households with heads ages 35 to 64, although all wards show increases in this population.

Much of the population growth across all wards, but especially in Wards 5, 7, and 8, is projected among people with incomes above 80 percent of AMI (figure 13). However, Wards 2 and 3 will continue to have the largest numbers of this population. The number of people living in smaller households (one or two people) is projected to increase in all wards, but most sharply in Wards 2, 5, and 8 (figure 14).

FIGURE 11

Population by Ward Residency, 2010, 2015, and 2020, Washington, DC
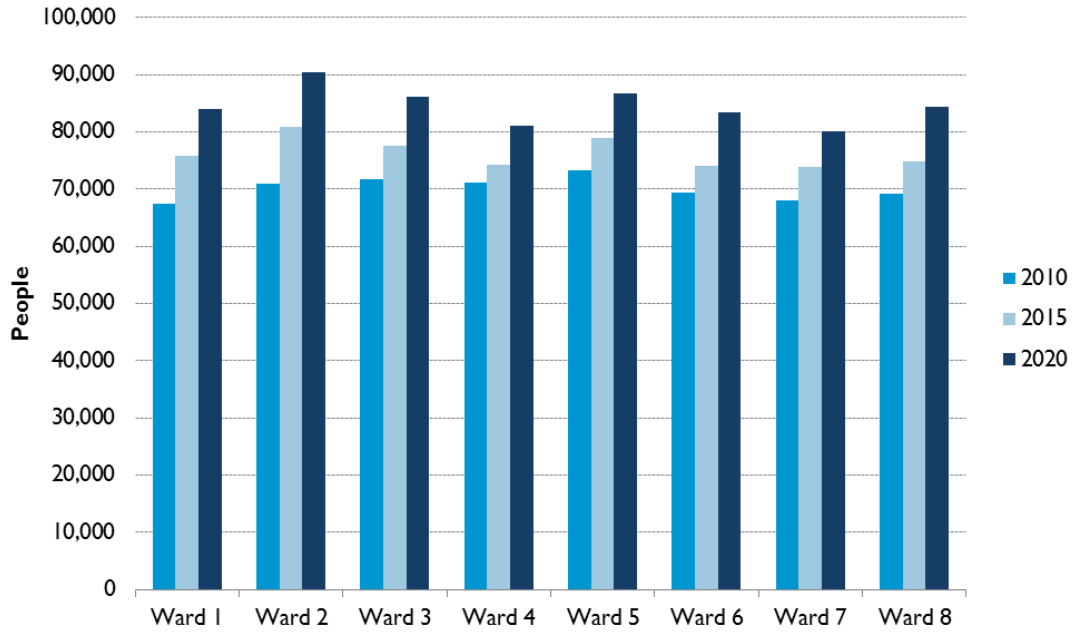
Source: Urban Institute estimation based on DC Office of Planning population projections.

Projected population increases in Wards 4, 5, 7, and 8 result from large projected increases among non-Hispanic whites (figure 15). Hispanic population growth is projected to be the largest in Wards 1, 7, and 8, and projected population increases in Wards 1, 2, 3, and 6 are driven mostly by non-Hispanic blacks. Three wards (5, 7, and 8) are projected to experience decreases in the non-Hispanic black population.

FIGURE 12

Head of Household Age by Ward, 2010, 2015, and 2020, Washington, DC
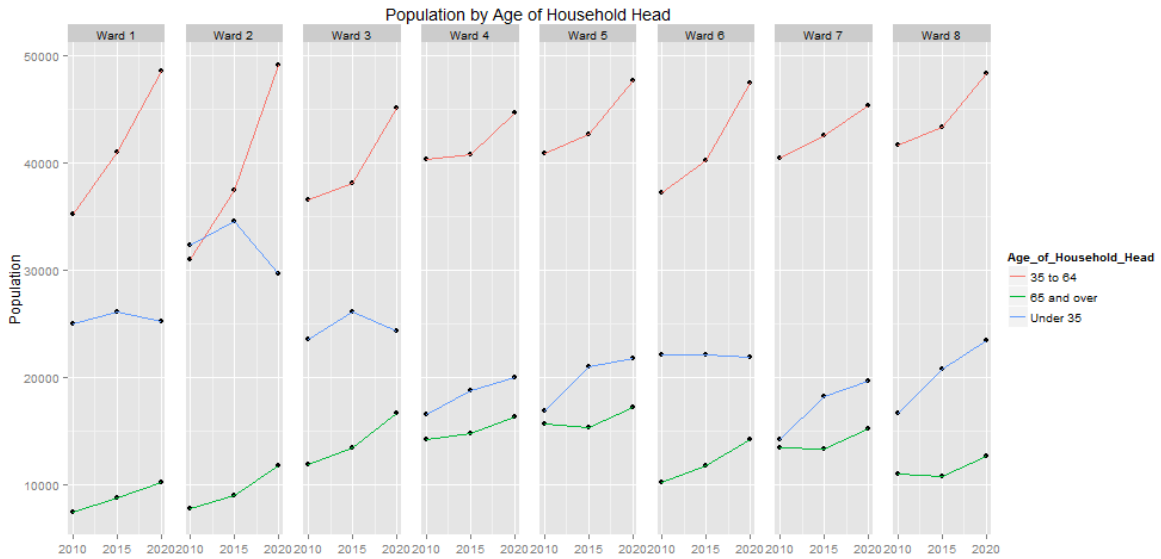
Source: Urban Institute estimation based on DC Office of Planning population projections.

FIGURE 13

Income Level by Ward, 2010, 2015, and 2020, Washington, DC
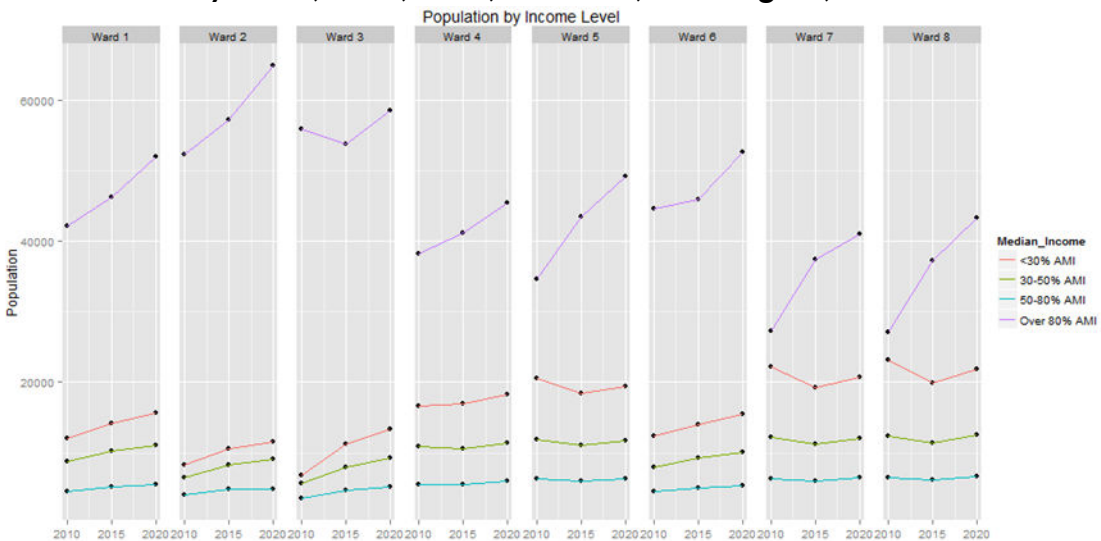
Source: Urban Institute estimation based on DC Office of Planning population projections.

FIGURE 14

Household Size by Ward, 2010, 2015, and 2020, Washington, DC
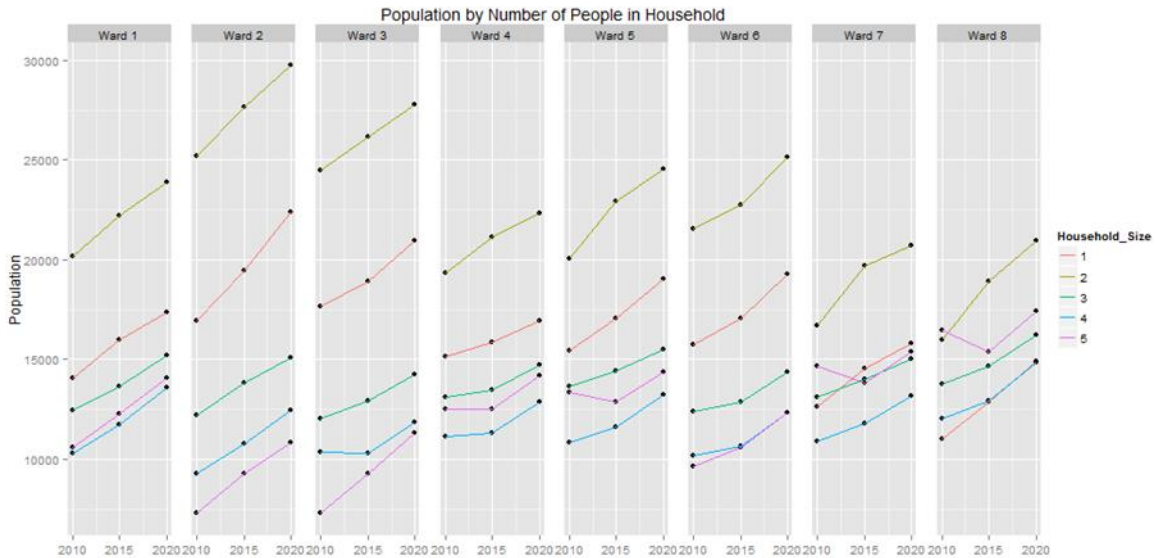
Source: Urban Institute estimation based on DC Office of Planning population projections.

FIGURE 15

Race and Ethnicity by Ward, 2010, 2015, and 2020, Washington, DC
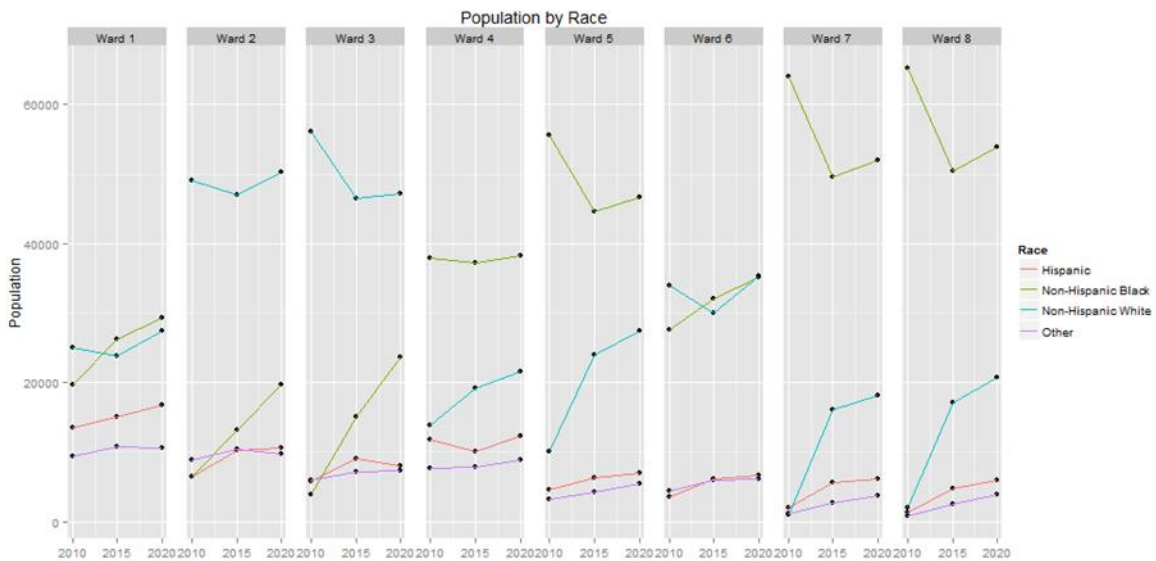
Source: Urban Institute estimation based on DC Office of Planning population projections.

Projected Changes to the Availability of Low-Income Housing in DC through 2020

This chapter provides an analysis of the net change in the number of housing units affordable to low-income households (affordable housing units) in DC through 2020.

The main findings from this chapter are as follows:

- The city is projected to add 13,930 units of affordable housing from 2011 to 2020.

- The majority of these units will be affordable to households with very low incomes but not to households with extremely low incomes.

- The majority of all new affordable units will be located in Wards 6, 7, and 8.

- The neighborhoods with the most new affordable units will be Downtown/Chinatown/N. Capitol, Congress Heights, and Mayfair.

- An estimated 1,246 assisted units throughout the city are currently at risk of being lost through conversion to condos or market-rate, nonaffordable units or demolition. An additional 15,226 assisted units have subsidies that are expiring in or before 2020.

- Based on demographic trends and projected changes to the housing stock, by 2020 there will be approximately 22,000 to 33,000 more household with extremely low incomes as there are units affordable and available to these households. The gap for very low income households is between 4,500 and 11,700 units. We project a sufficient stock of affordable units for low-income households by 2020.

- In addition to the need for additional affordable housing units, we project the need for an additional 2,500 units of supportive housing, which combines a permanent rent subsidy with

wraparound case management and supportive services, to meet the city's goal of ending chronic homelessness.

The data on the number of new affordable units comes from two government systems. The primary data source for this analysis was the DC OCTO 10×20 database, which tracks residential properties with affordable units as part of Mayor Gray's efforts to create or preserve 10,000 affordable housing units by 2020. The second data source used was the DC Office of Planning's tracking spreadsheet, which tracks all residential projects in the city's pipeline with estimates of the number of affordable units. The two datasets were cross-referenced to prevent duplication. The datasets include assisted units, meaning those that receive a public financial subsidy, either in the form of a grant, loan, or tax credit, in exchange for setting aside some or all of their residential units for low-income households; units developed through the city's inclusionary zoning and affordable dwelling unit programs; and market-rate projects with units priced to be affordable to low-income households. Subsidized and inclusionary zoning units are required to remain affordable for a designated period of time, but because market-rate projects can charge whatever rent the market will bear, it is difficult to know how long they will remain affordable.

Table 11 shows the total number of residential projects with affordable housing units by project status. The 72 completed projects received their certificate of occupancy between 2011 and 2014. Projects under construction (101) have closed on financing and have broken ground, and pipeline projects (112) are those for which some financial commitment has been made or the city has granted predevelopment approval, but the project has not necessarily closed on financing. In total, the city has identified 13,930 units of new affordable housing in 285 projects that are either recently completed or in development.

TABLE 11

New Affordable Housing Projects and Units by Project Status

Project status	Total projects	Total affordable units
Completed	72	3,652
Under construction	101	3,639
Pipeline	112	6,639
Total	285	13,930

Sources: DC OCTO database 10×20 projects as of October 13, 2014; Office of Planning internal tracking database as of July 2014.

The city also tracks projects in the conceptual phase. These may be projects that have applied for, but not yet received, funding from the city or that the city is tracking but has little information about. The city is currently tracking 96 projects in the conceptual phase with an estimated 3,759 affordable units. This report does not include conceptual projects in its projections because there is too much uncertainty regarding when these developments will materialize and how many affordable units they will include.

Table 12 shows how many of the new affordable units will be priced to be affordable to households at different income levels. "Affordable" is defined as having monthly housing costs—rent or mortgage costs plus additional utilities—at or below 30 percent of the household's monthly income. This analysis only includes units in the 10×20 database, as the Office of Planning does not track affordability levels in its spreadsheet.

TABLE 12

Affordable Units by Household Income Affordability Level

Household income	No. of affordable units	Percent
Extremely low income	2,789	22
Very low income	3,294	27
Low income	6,314	51
Total	12,397	100

Source: DC OCTO database 10×20 projects as of October 13, 2014. This table does not include 1,533 units in the 10×20 database for which information on affordability levels was missing.

Only 22 percent of affordable units in the 10×20 database are affordable to extremely low income (incomes at or below 30 percent of the area median income [AMI]) households. Twenty-seven percent of

affordable units are affordable for very low income (between 30 and 50 percent of AMI) households. The majority (51 percent) of affordable units are affordable to low-income (between 51 and 80 percent of AMI) households. Through housing choice vouchers and the Local Rent Supplement Program, the city provides rental assistance to thousands of extremely low income households, which allows them to afford more expensive rental housing.

Table 13 shows the number of residential projects with affordable units in each city ward and neighborhood cluster, as well as the number of market-rate units in these projects. Affordability of market-rate units is not restricted, and landlords are free to set rents or prices for these units commensurate with what the local housing market will allow. The continued affordability of these units to lower-income households will depend on prevailing market conditions. Wards 2 and 3 have the fewest affordable units and they are generally in properties where the majority of the units are market rate. By contrast, Wards 7 and 8 have the highest number of affordable housing units; only 20 percent of units in these properties are market rate. Affordable developments in the pipeline are distributed throughout the city, with 32 of DC's 39 neighborhood clusters having affordable housing reported in the 10×20 database as being developed or preserved as affordable. As shown in figure 16, the greatest number of new affordable housing units will be located in Cluster 8 (the Downtown area), Cluster 39(Congress Heights) and Cluster 30 (Mayfair).

TABLE 13

Summary of Affordable Housing Units Completed or in Development by Ward, 2011–2020

Ward, cluster number, or cluster name		Total projects	Units affordable to extremely low income households	Units affordable to very low income households	Units affordable to low-income households	Total affordable units	Market-rate units
Ward 1		32	171	175	829	1,175	992
1	Kalorama Heights/Adams Morgan	3	29	10	2	41	16
2	Columbia Heights/Mount Pleasant	18	117	117	511	745	163
3	Howard University/Le Droit Park	10	25	48	265	338	659
7	Shaw/Logan Circle	1	0	0	51	51	154
Ward 2		10	47	161	165	376	1,240
4	Georgetown/Burleith	1	0	0	3	3	12
5	West End, Foggy Bottom, GWU	1	3	52	0	55	6
6	Dupont Circle/Connecticut Avenue/K Street	1	0	0	17	17	213
7	Shaw/Logan Circle	6	44	109	53	209	335
8	Downtown/N. Capitol Street	1	0	0	92	92	674
Ward 3		2	0	10	37	47	513
11	Friendship Heights/American University Park	0	0	0	0	0	N/A
12	N. Cleveland Park/Forest Hills	1	0	0	28	28	271
13	Spring Valley/Palisades	0	0	0	0	0	N/A
14	Cathedral Heights/Glover Park	0	0	0	0	0	N/A
15	Cleveland Park/Woodley Park	0	0	0	0	0	N/A
10	Hawthorne/Barnaby Woods	1	0	10	9	19	242
Ward 4		23	222	254	510	989	540
16	Colonial Village/Shepherd Park	0	0	0	0	0	N/A
17	Takoma/Brightwood	8	18	138	312	471	98
18	Brightwood Park/Crestwood	11	81	116	138	335	202
19	Lamond Riggs/Queens Chapel	2	8	0	60	68	240

TABLE 13 CONTINUED

Ward, cluster number, or cluster name	Total projects	Units affordable to extremely low income households	Units affordable to very low income households	Units affordable to low-income households	Total affordable units	Market-rate units
Ward 5	28	97	357	1,104	1,558	1,933
3 Howard University/Le Droit Park	1	0	112	15	127	542
20 N. Michigan Park/Michigan Park	0	0	0	0	0	N/A
21 Edgewood/Bloomingdale	5	28	115	397	540	94
22 Brookland/Brentwood	4	56	94	73	223	219
23 Ivy City/Trinidad	13	13	33	529	575	466
24 Woodridge/Fort Lincoln	4	0	3	58	61	244
25 NoMa/Union Station/Stanton Park	1	0	0	32	32	368
Ward 6	42	431	655	1434	2,520	4,493
7 Shaw/Logan Circle	7	93	127	101	321	689
8 Downtown/N. Capitol Street	8	129	242	542	913	677
9 SW Employment Area/Waterfront	5	0	180	255	435	1,208
25 NoMa/Union Station/Stanton Park	12	89	36	368	493	748
26 Capitol Hill/Lincoln Park	2	0	35	9	44	189
27 Near Southeast/Navy Yard	8	120	35	159	314	982
Ward 7	25	630	739	1179	2,596	656
28 Historic Anacostia	1	0	0	95	143	333
29 Eastland Gardens	0	0	0	0	0	N/A
30 Mayfair/Hillbrook	6	352	257	480	1,089	54
31 Deanwood/Burrville	8	82	39	233	354	12
32 River Terrace/Benning	1	0	71	0	71	0
33 Capitol View/Marshall Heights	6	119	312	318	749	0
34 Twining/Fairlawn	2	60	0	53	113	248
35 Fairfax Village/Naylor Gardens	1	17	60	0	77	9

TABLE 12 CONTINUED

Ward, cluster number, or cluster name		Total projects	Units affordable to extremely low income households	Units affordable to very low income households	Units affordable to low-income households	Total affordable units	Market-rate units
Ward 8		31	1,191	943	1,056	3,197	886
28	Historic Anacostia	6	12	68	244	324	14
34	Twining/Fairlawn	3	38	10	10	58	0
35	Fairfax Village/Naylor Gardens	2	344	11	301	663	856
36	Woodland/Fort Stanton	2	69	30	31	130	0
37	Sheridan/Barry Farm	6	97	55	226	378	16
38	Douglas/Shipley Terrace	1	0	222	0	222	0
39	Congress Heights/Bellevue	11	631	547	244	1,422	0
Citywide		193	2,789	8,112	1,496	12,458	

Source: DC OCTO database 10×20 projects as of October 13, 2014.

Note: N/A = not applicable.

FIGURE 16

Distribution of Affordable Housing Projects in Washington, DC

2014

Affordable Housing Projects
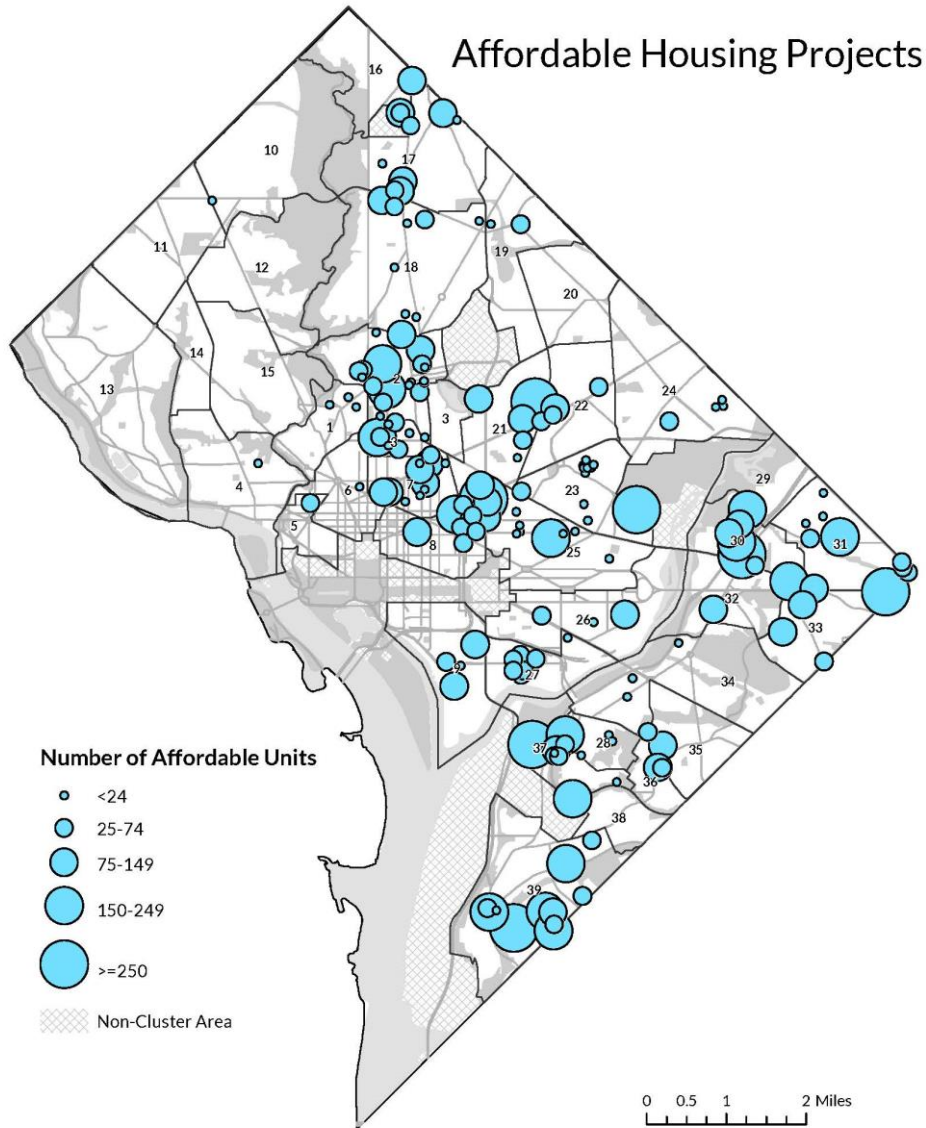
Preservation Needs

In addition to assessing new affordable units in the pipeline, this report also estimates the potential number of existing subsidized affordable housing units that are at risk of losing their affordable status.

The primary data source for this analysis is the DC Preservation Catalog, a compilation of information from HUD's public databases on assisted households in DC broken down by assistance type, which is maintained by NeighborhoodInfo DC.[4] This report uses these data to assess the number of properties and assisted units, both overall and within each ward and neighborhood cluster, which are considered at risk of losing affordable units, as well as the number of projects and assisted units whose subsidies are scheduled to expire between 2014 and 2020.

The Preservation Catalog identified 1,246 assisted units throughout the city that are currently at risk of losing their affordability because of subsidy expiration or conversion to a use other than affordable housing. Increasing demand in the city for higher-end, expensive housing exacerbates these risks, particularly in neighborhoods undergoing rapid development. As shown in figure 17, these units are primarily located in Cluster 8 (Downtown), Cluster 22 (Brookland), and Cluster 38 (Douglass, Shipley Terrace). In addition, there are 145 projects with 15,226 assisted units whose subsidies are expiring in or before 2020. Ward 8 has the highest number of assisted units with expiring subsidies (5,464), followed by Ward 7 (3,244), Ward 5 (1,638), and Ward 6 (1,540). Among neighborhood clusters, Cluster 39 (Congress Heights) had the highest number of assisted units with expiring subsidies (2,478), and Cluster 2 (Columbia Heights) had the second highest with 2,071.

An analysis of projects in the Preservation Catalog from 2007 through 2013 found that between 4.2 and 6.4 percent of assisted units were lost through demolition or conversion to condos or market-rate units during this period. The uncertainty concerning the exact number of projects lost is the result of several assisted projects whose current status is being negotiated. Using these ranges as a guide to the potential loss of assisted units between 2014 and 2020, the minimum number of assisted units that will be lost is 1,714, and the maximum number is 2,586.

This report does not include a separate analysis of affordable market-rate units that are at risk of becoming unaffordable to low-income households. However, previous analysis by the Urban Institute has shown a steep decline in the number of rental units affordable to very low and extremely low income households, particularly for studio and one-bedroom units.[5] Market trends, coupled with projections for an increase in upper-income households, suggest that much of the remaining affordable, market-rate housing stock could also be at risk. The Affordable Housing Development Funding Needs and Challenges chapter provides recommendations for how the city can preserve both its assisted and market-rate affordable housing.

FIGURE 17

Distribution of Assisted Units at Risk or Expiring by 2020 in Washington, DC
2014

Assisted Units At-Risk or Expiring By 2020
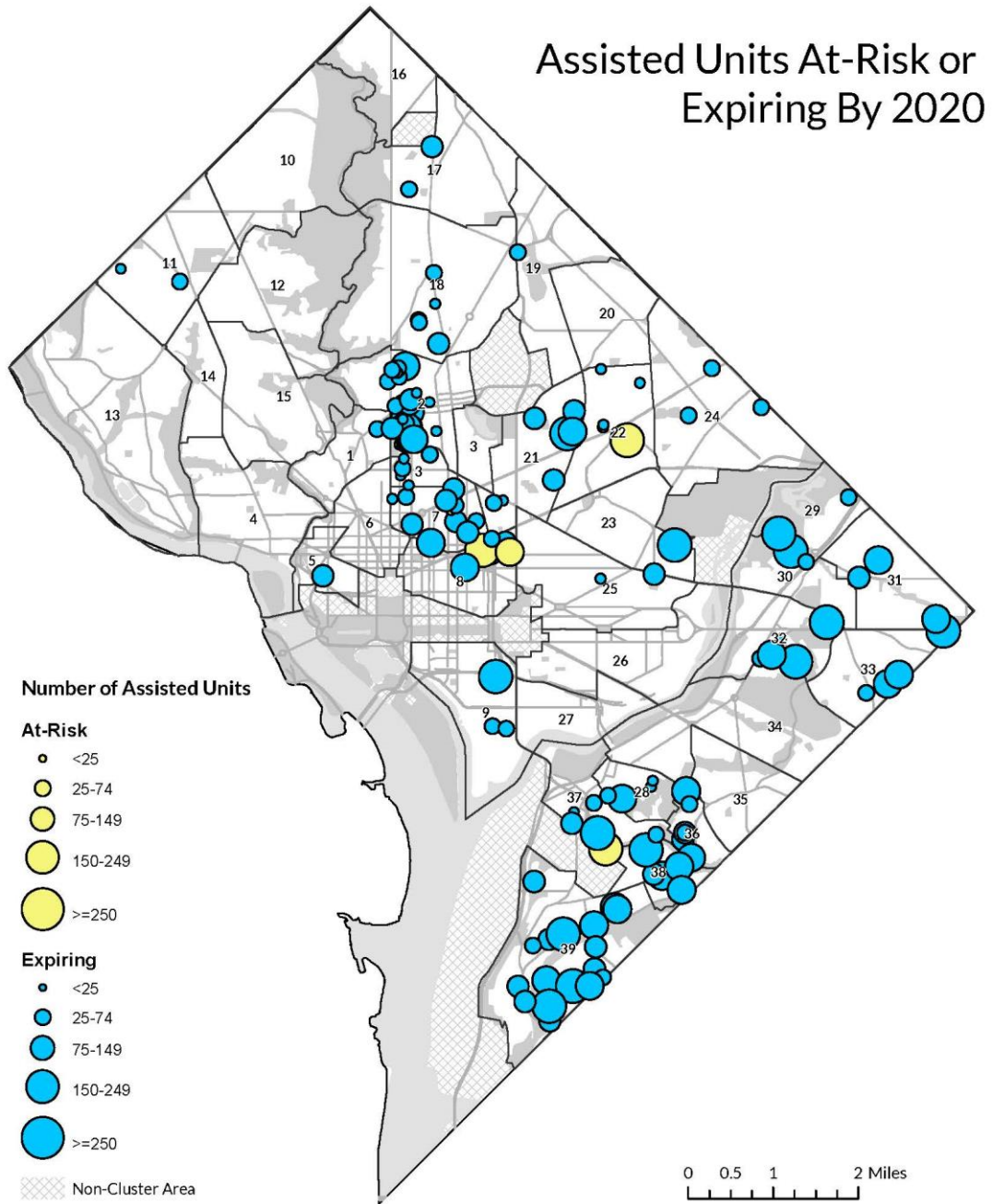
Projected Housing Needs by Affordability Level

This section of the report pulls together information on present housing needs, demographic projections, and housing stock projections to anticipate the gap between renters at different income levels and the number of units affordable to them by 2020. The estimates start with an analysis of the number of housing units, both rental and owner occupied, affordable to extremely low income, very low income, and low-income households.[6] A unit is affordable at a certain income level if the monthly cost of the unit is less than or equal to 30 percent of the monthly income of a household at the maximum income limit for that income category. The HUD income and affordability limits for the Washington metropolitan area were provided in tables 3–4. An extremely-low income household of four could afford to pay a monthly rent of up to $800 without being rent-burdened and a low-income household of four could afford to pay up to $1,700.

Table 13 presents minimum and maximum projected affordability gaps in 2020 by household income level. The lowercase letters in parenthesis in following discussion refer to table 13. Based on the available data, across the city there are roughly 36,800 units affordable to extremely low income households, 51,500 units for very low income households, and 33,200 units for low-Income households (a). However, at each affordability level households are in competition with higher-income households looking for less expensive housing. Therefore, the number of units actually affordable at each income level is equal to the total affordable stock minus the number of units occupied by higher-income households (b). The number of affordable *and* available units by income level (c) is approximately 23,800 for extremely low income households, 33,300 for very low income households, and 18,300 for low-income households.

The existing gap, or surplus, of available housing units at each income level is equal to the number of renter and owner households at each income level (d) minus the number of units affordable and available to these households (e) and the number of tenant-based rental subsidies, which allow low-income households to afford market-rate units (f).[7] For extremely low income households, the gap of affordable and available housing units (g) is almost 24,000; for very low income households the gap is 1,200 units; and for low-income households it is 2,400.

These figures represent the gaps in affordable housing based on housing supply and demand as of 2009–11. The city's population is expected to continue to increase across all income levels, which will widen the gap between the number of households and the number of available and affordable units (h). By 2020, based on the projections presented earlier in this report, the city will have approximately 6,600 more extremely low income households, 5,200 more very low income households, and 2,000

more low-income households. Without any changes to the existing housing stock, this would lead to a projected affordability gap (i) of 30,300 units for extremely low income households, 6,400 units for very low income households, and 4,400 units for low-income households.

Fortunately, some of this increase in projected housing needs will be met by the pipeline of new affordable units expected to be completed by 2020 (j). Not including supportive housing for people experiencing homelessness, which is discussed below, the city is projected to add 2,800 units affordable to extremely low income households, 3,800 units affordable to very low income households, and 7,200 units affordable to low-income households.[8] However, the increase in housing costs jeopardizes the affordability of much of the existing market-rate housing stock (k). Based on changes to the total stock of affordable units—rental and for sale, assisted and unassisted—between 2000 and 2011, if present trends continue 5,500 existing units will cease to be affordable to extremely low income households, and 9,100 additional existing units will cease to be affordable to very low income renters. The number of units affordable to low-income renters is expected to increase by 1,500 units.

Combining the number of new units in the pipeline and the projected changes to the existing stock yields the net change in the supply of available units at each income level (l). Despite the current planned new construction, this analysis projects a net loss of 2,800 units affordable to extremely low income households by 2020 and a loss of 5,300 units affordable to very low income households. For low income households, the analysis projects a net increase of 8,700 affordable units. The maximum projected gap in affordable units by income-level (m) is the projected need (i) subtracting the net change in affordable units (l).

However, there is some uncertainty in this projection based on the anticipated effect of additional higher-income units on the availability of affordable units for lower-income renters. As noted earlier, many lower-cost housing units are occupied by higher-income households. If these households move into new units in the city's pipeline, it will create vacancies in existing units. This could increase the availability of affordable units if higher-income households vacate units affordable at lower-income levels. To address this uncertainty, these estimates provide a minimum and maximum expected affordability gap. The maximum gap (m) assumes no additional units will become affordable through vacancies produced by higher-income movers. The minimum gap (o) assumes that every household moving into one of the new units in the pipeline will vacate a unit affordable at a lower-income level (n), which would create up to 11,000 additional affordable units for extremely low income households and up to 7,200 additional affordable units for very low income households. Our analysis does not include projections of the net change in units affordable to moderate- or high-income households, so we cannot

project how many low-income units might become available through higher-income households vacating these units.

In conclusion, the lower range of additional affordable units needed for extremely low income households by 2020 is approximately 22,100, and the upper range is approximately 33,100. The lower range of units needed for very low income households is approximately 4,500, and the upper range is 11,700. For low-income households, we project a surplus of at least 4,300 affordable units.

These estimates of the need for additional units are beyond the number of units already projected to be added to the District of Columbia's housing stock based on projects tracked in the city's pipeline database. The estimates do not include the need for additional supportive housing units, which combine permanent housing and wraparound supports, for people with disabilities who are experiencing homelessness. A 2013 report from the DC Interagency Council on Homelessness estimated a need for an additional 2,679 supportive housing units for this population (Permanent Supportive Housing Committee 2013).

TABLE 13

Minimum and Maximum Projected Households Affordability Gap in 2020 by Household Income Level

Current and projected housing		Extremely low income households	Very low income households	Low-income households
Current supply				
Current supply of affordable units	(a)	36,800	51,500	33,200
Units occupied by higher-income households	(b)	13,000	18,200	14,900
= affordable and available units [(a)–(b)]	(c)	23,800	33,300	18,400
Current gap and projected need Total households (excluding persons in group quarters)	(d)	63,700	34,500	20,700
Affordable and available units for those household [(c)]	(e)	23,800	33,300	18,400
Tenant-based rental subsidies	(f)	16,200	0	0
= current gap of affordable units [(d)–(e)–(f)]	(g)	23,700	1,200	2,300
+ projected increase in households in 2020	(h)	6,600	5,200	2,000
= current gap + projected need for additional units [(g)+(h)]	(i)	30,300	6,400	4,400
Projected supply changes				
Projected construction of affordable units[a]	(j)	2,800	3,800	7,200
+ Projected change in existing affordable units based on market trends	(k)	(5,600)	(9,100)	1,500
= projected change in supply of affordable units [(j)+(k)]	(l)	(2,800)	(5,300)	8,800
= maximum projected gap (or surplus) in affordable units [(i)–(l)]	(m)	33,100	11,700	(4,400)
Units vacated by higher-income households moving into new units	(n)	11,000	7,200	-
= minimum projected gap in affordable units with additional vacated units [(m)–(n)]	(o)	22,100	4,500	-

Sources: Estimates of current households and housing stock are from the 2009–11 American Community Survey. Estimates of the development pipeline are from the city's OCTO database and the Office of Planning. Estimates of the change in existing affordable units are projections based on US Census 2000 and ACS 2009-11 microdata (IPUMS) and HUD AMI data tabulated by NeighborhoodInfo DC (www.NeighborhoodInfoDC.org) on November 4, 2014. Estimates of tenant-based rental assistance come from the HUD Pictures of Subsidized Housing website for Housing Choice Vouchers and the Housing Security in the Washington Region (Hendey, Tatian, and MacDonald 2014) for the Local Rent Supplement program.

Notes: We imputed affordability levels when that information was missing based on the proportion of affordable units at each income level when that information was known.

[a]This does not include supportive housing units for special needs populations.

Affordable Housing Development Funding Needs and Challenges

As detailed in the previous chapter, based on the developments in the pipeline as well as projected changes to the current affordable housing stock DC faces a projected affordability gap of up to 33,100 units for extremely low income households and 11,700 units for low-income households by 2020. In this chapter, the authors analyze the costs of developing affordable housing in DC and how it is financed in order to estimate the level of new investment needed to meet the projected increase in need. The second section of this chapter discusses the results of a survey of DC affordable housing developers on current barriers to developing additional affordable housing units and recommendations for how the city could address these barriers.

The main findings from this chapter are the following:

- On average, it costs $283,600 to develop a housing unit in a residential development with affordable housing in DC. This includes all costs associated with acquisition and construction, but not operating costs.

- Eighty-four percent of affordable units currently completed or planned from 2011 to 2020 receive some form of public subsidy, 3 percent will be created through the Inclusionary Zoning (IZ) program, and 14 percent will not receive a public subsidy or be developed through the IZ program.

- The average subsidized affordable housing project received more than $8.5 million in subsidies, which amounted to $121,600 for each affordable unit.

- In addition to direct public subsidies for affordable housing, the city also invests in new affordable housing through the disposition of city-owned land. From 2011 to 2020, developers expect to build 4,625 affordable housing units on land currently or formerly owned by the city. Affordable units will comprise 35 percent of all housing units in these developments.

- Based on current total development costs and subsidy levels, the authors estimate it would cost $3.1 to $5.2 billion to develop the additional affordable units needed to meet rising demand through 2020.

- The city may be able to reduce that cost by streamlining and improving the efficiency of housing development. Acquisition costs were the number one challenge developers identified as significantly limiting affordable housing production. The timeliness of receiving funding from local government was the second most commonly cited challenge, and difficulties in the process of receiving funding from local government was the third most commonly cited challenge.

- The most frequent recommendations from developers to improve the affordable housing development process were increased funding for housing subsidies and a more streamlined and transparent funding and permitting process.

Data on the costs and subsidy sources for affordable housing developments comes from the 10×20 database, which tracks affordable housing developments in the city completed since 2011 or projected to be completed by 2020. The projects in the 10×20 database are financed in a variety of ways. Most commonly, these projects are subsidized by the local or federal government to cover the gap between the cost of developing and operating the units; to keep the projected rent or selling price of units affordable to households at or below the allowable income limits; and, in most cases, to maintain the affordability of the units for a specified period of time.[9] For the IZ program, developers with a new project of 10 or more residential units or a renovation/redevelopment that expands the gross area by 50 percent or more must set aside a certain portion of the total units as affordable to low-income households. The requirements for how many affordable units developers must produce and the level of affordability (either 50 percent or 80 percent of AMI) vary based on the characteristics of the development, as well as the zoning district where the development is located (Tatian and Oo 2014).

In addition, some housing units are considered market-rate affordable; that is, they are affordable not through a subsidy program, but because the local housing market is such that these units can only be rented or sold at rents or prices that are affordable to lower-income households. Unlike units developed through subsidies or the IZ program, these market-rate affordable units are not set aside for households under a designated income limit, and there is no guarantee that they will remain affordable in the future. In fact, as discussed previously in the analysis of projected needs, the city has been rapidly losing market-rate affordable units because increasing demand has pushed up housing costs.

Table 14 shows how residential properties in the 10×20 database are financed. The overwhelming majority of new developments with affordable housing receive a direct public subsidy, such as Housing Production Trust Fund, Community Development Block Grant fund, or other funding or subsidies allocated in the annual Notice of Funding Availability. Subsidized projects account for 69 percent of all projects, with 83 percent of the total affordable units, in the database. The 10×20 database identified 38 projects that have developed affordable units through the IZ program or have units in the pipeline, accounting for 376 affordable units that are primarily targeted to households with incomes between 51 and 80 percent of AMI. (As noted in the phase I report of this study, the IZ program has a relatively short history and therefore has not yielded large numbers of units to date [Tatian and Oo 2014].) Finally, the database includes 31 market-rate projects with 1,807 affordable housing units that are not receiving any subsidy nor are required to be kept affordable by the IZ program. These units account for 14 percent of affordable units in the 10×20 database.

TABLE 14

Projects to Be Completed by 2020 with Affordable Units by Subsidy Type

	Total projects		Total affordable units		Units affordable to extremely low income households		Units affordable to very low income households		Units affordable to low-income households	
	%	#	%	#	%	#	%	#	%	#
Receiving a public subsidy	69	133	83	10,422	84	2,332	91	3,022	78	5,007
Inclusionary zoning	20	38[a]	3	376a		N/A[b]	1	48	5	297
Market rate	16	31	14	1,807	16	457	8	244	17	1,106
Total projects	--	193	100	12,605	100	2,789	100	3,314	100	6,410

Source: DC OCTO database 10×20 projects as of October 13, 2014.
Notes: IZ units are classified as either affordable to households at 50 percent of AMI or 80 percent of AMI. Thirty-one IZ units were missing information about affordability levels, so the total number of affordable units is greater than the number of units by affordability category. Nine properties are both publicly subsidized and include IZ units, and are thus included in both categories.
[a] Nine IZ projects also received a public subsidy to finance additional affordable units. These projects are included in both categories.
[b] The OCTO database does not track how many IZ units are affordable to extremely-low income households

In an expensive housing market like Washington, DC, developing new affordable housing units typically requires public investment. Table 15 shows the average total and per unit development costs for all 10×20 projects, as well as the level of subsidy received by subsidized projects. The total development costs include both hard costs (e.g., land, labor, materials) and soft costs (e.g., fees, interest

payments, taxes, marketing), but not ongoing operating costs. The total development costs are estimated for projects that are still under development.

The average total development cost for a residential project in the 10×20 database is just under $40 million, with per unit total development costs of $283,600. Subsidized projects have a lower average total development cost (just under $28 million) and a slightly lower per unit total development cost of $261,300. The 133 subsidized projects received an average total subsidy of approximately $8.5 million and an average per unit subsidy of $121,600 for each affordable unit, which covers 47 percent of their total cost. The remaining development costs would be paid by private investors and lenders.

TABLE 15

Average Total Development Costs and Subsidies for 10×20 Projects

All projects (n = 192)	
Average total development costs	$39,550,000
Per unit development costs	$283,600
Subsidized projects (n = 133)	
Average total development costs	$27,999,300
Average total subsidy	$8,526,400
Per unit development costs	$261,300
Subsidy per affordable housing unit	$121,600
Percent of total cost subsidized	47%

Source: DC OCTO database 10×20 projects as of October 13, 2014.
Note: Total development costs include both hard and soft costs.

Not all the funding for developing new affordable housing units would need to come from DC government, however. As shown in table 16, the federal government has invested $625 million to subsidize the development of affordable housing for residential projects slated to be completed between 2011 and 2020, largely through programs such as the Low-Income Housing Tax Credit. The DC government has invested $509 million to subsidize affordable housing development for projects completed or scheduled to be completed between 2011 and 2020. Of projects receiving a public subsidy, 62 percent receive a federal subsidy, and 65 percent receive a local subsidy. The total average subsidy per project is about $8.5 million.

TABLE 16

Subsidy Sources and Amounts for Residential Projects Receiving a Public Subsidy

	No. of projects receiving a subsidy/(%)	Total subsidy (in millions)	Percentage of total subsidy dollars	Average subsidy per project
Local subsidy	87/(65%)	$509	45%	$5,845,300
Federal subsidy	82/(62%)	$625	55%	$7,627,700
Total subsidy	133/(100%)	$1,134	100%	$8,526,400

Source: DC OCTO database 10×20 projects as of October 13, 2014.
Note: Subsidies include tax credits and tax-exempt bonds.

Direct public subsidies are only one way that DC government promotes affordable housing development. An equally important tool is the disposition of city-owned land. As the costs of housing continue to rise in DC, the local government faces increased pressure to prioritize the development of affordable housing on city-owned land. In particular, the DC City Council recently passed legislation that would mandate that all new residential developments on city-owned land that includes at least 10 units must set aside at least 20 percent of the units to be affordable to low-income households.[10] For residential properties close to metro stations, streetcar lines, or major bus routes, the new legislation would require that 30 percent of residential units be affordable to low-income households. This legislation, which is not yet DC law, only applies to new developments; it does not apply to developments already included in the 10×20 database. As shown in table 17, among all residential units on city-owned land that have been completed or are in development between 2011 to 2020, 35 percent have been set aside as affordable to low-income households.[11] However, as shown in table 18, if the legislation were applied retroactively, depending on how many developments were located close to public transportation, it would have affected from 28 to 61 percent of developments and created an additional 500 to 1,500 affordable housing units. This result does not account for the legislation's potential effect on encouraging developers to build residential units on city-owned land or inadvertently creating a ceiling on the percentage of affordable units developers decide to include.

TABLE 17

Development of Affordable Units on City-Owned Lands, 2011–20

Total projects	Total residential units	Residential units affordable to low-income households
54	13,351	4,625 (35%)

Source: DC OCTO database 10×20 projects as of October 13, 2014.

TABLE 18

Estimated Impact of New Council Legislation on Affordable Housing Development on City-Owned Lands If Applied Retroactively

Percentage of residential units required to be affordable	Total (%) projects affected	Additional units created
20%	15 (28%)	500
30%	33 (61%)	1,500

Source: DC OCTO database 10×20 projects as of October 13, 2014.

Development Costs by Affordability Level and Location

This section examines how total development costs vary by affordability level and location. The city's greatest affordable housing gap is between the number of extremely low income households and the number of residential units affordable to these households. However, only 22 percent of affordable units in the city's pipeline are targeted to households with extremely low incomes. Developers need higher operating subsidies for units targeted to the poorest households because the costs of maintaining the property are much higher than the rents these households can afford to pay.

The 10×20 database does not include operations costs. However, as table 19 shows, the average per unit cost for *developing* units affordable to households with extremely low incomes ($201,500) is significantly lower than the per unit development for units affordable to households with very low ($303,000) or low incomes ($319,000). The majority of projects affordable to both very low and extremely low income households receive some type of subsidy. However, the amount of subsidy received per affordable unit is higher for units affordable to extremely low income households ($139,300) compared to units affordable to very low income households ($124,000). In addition, the percentage of total development costs paid for by public subsidies is much higher for units affordable to

extremely low income households (75 percent) than for units affordable to very low income households (41 percent).

Table 19 excludes projects that provide units at a mix of different affordability levels because it is not possible to distinguish, for example, development costs for units affordable to extremely low income households versus very low income households.

TABLE 19

Average Total Development Costs and Subsidies for 10×20 Projects

	Units affordable to extremely low income households	Units affordable to very low income households	Units affordable to low-income households
All residential properties	23	17	66
Average total development costs	$13,371,900	$35,295,000	$59,203,000
Per unit development costs	$201,500	$303,000	$319,000
All subsidized properties	20	16	31
Percentage of projects receiving subsidy	87%	94%	47%
Average total development costs	$14,537,700	$27,563,300	$39,536,000
Average total subsidy	$6,786,300	$6,033,400	$1,002,000
Per unit development costs	$186,700	$304,000	$280,000
Subsidy per affordable housing unit	$139,300	$124,000	$116,000
Percent of total cost subsidized	75%	41%	41%

Source: DC OCTO database 10×20 projects as of October 13, 2014. IZ units are classified as either affordable to households at 50 percent of AMI or 80 percent of AMI. This table does not include cost information for the 87 projects that included a mix of affordable units at different affordability levels because it is not possible to separate the costs or the subsidies by affordability level. The analysis of development costs excludes one property whose costs were clear outliers because of the inclusion of commercial development.

The lower development costs for the most affordable units do not appear to be driven by their location. Although the majority of extremely low income units are located in Wards 6, 7, and 8, the per unit development costs in these wards are comparable to the rest of the city (table 20). The 10×20 database does not include information on bedroom size or amenities, so it is not possible to determine if extremely low income units are typically smaller, provide fewer amenities, or are constructed differently than other unit types. Based on the average per unit development cost, it appears that the limitation to developing more residential units affordable to extremely low income households may not be the amount of subsidy needed for development. However, the lower the rent is set, the larger the gap between rental revenue and operating costs. According to developers, this is a major obstacle to financing developments with units affordable to extremely low income households.

TABLE 20

Average per Unit Development Costs by Ward

Location	No. of projects	Average per unit development costs
Citywide	192	$284,000
Ward 2	10	$426,000
Ward 6	41	$341,000
Ward 3	2	$300,000
Ward 7	25	$292,000
Ward 1	32	$281,000
Ward 8	31	$258,000
Ward 5	28	$239,000
Ward 4	23	$201,000

Source: DC OCTO database 10×20 projects as of October 13, 2014.

Estimated Development Costs to Address Projected Housing Needs

Table 21 shows our estimates, based on past experience and current trends, of the total public subsidy that would be required to produce the number of new units, by affordability level, needed to close the projected affordability gap presented earlier. The estimate assumes that the number and affordability levels of units produced through market-rate development and the IZ program will continue along present trends. Based on these assumptions, 84 percent of new units affordable to extremely low income households; 91 percent of new units affordable to very low income households; and 78 percent of new units affordable to low income households will require a direct public subsidy (c). Applying these percentages to the total number of new units needed to address the affordability gap (a-b), the upper range of new subsidized units required for extremely low income units is 27,800 (d), and the lower range is 18,600(e). For very low income households, the upper range of new subsidized units needed is 10,600, and the lower range is 4,100. We do not project an affordability gap for low-income households. Applying the present per unit subsidy of $139,300 (in constant 2014 FY dollars) for new units affordable to extremely low income households and $124,000 for units affordable to very low income households (f), the total estimated cost range for developing sufficient affordable units to close the projected 2020 affordability gap is between $3.1 (g) and $5.2 billion (h) (table 21).

One significant limitation to this analysis is that the available data do not provide the average subsidy level needed by unit size. Based on trends in the loss of market-rate affordable units, it is expected that larger households will have the most acute housing affordability needs. Presumably, developing new units with two or more bedrooms requires a deeper subsidy, which means that the estimate provided here may be too low. On the other hand, DC can also address the affordability gap, at

least in-part, through providing tenant-based rental assistance or direct income supports, which may be cheaper than building new units.

TABLE 21

Projected Investment Needed to Close 2020 Housing Affordability Gap

		Units affordable to extremely low income households	Units affordable to very low income households	Units affordable to low-income households	Total affordable units
Maximum projected housing gap	(a)	33,100	11,700	0	44,800
Minimum projected housing gap	(b)	22,100	4,500	0	26,600
Units receiving a public subsidy (%)	c	84%	91%	78%	--
Maximum units needing a subsidy	d = a*c	27,800	10,600	0	38,400
Minimum units needing a subsidy	e = b*c	18,600	4,100	0	22,700
Average per unit subsidy cost	f	$139,300	$124,000	$116,000	--
Maximum total estimated subsidy for development in millions	g = d*f	$3,873	$1,314	$0	$5,187
Minimum total estimated subsidy for development in millions	h=e*f	$2,591	$508	$0	$3,099

Source: Estimates of projected housing gap from 2009–11 American Community Survey data on current housing stock and household incomes. Estimates of the development pipeline and subsidy costs are from the city's OCTO database and the Office of Planning. Estimates of the change in existing affordable units are projections based on US Census 2000 and ACS 2009–11 microdata (IPUMS) and HUD AMI data tabulated by NeighborhoodInfo DC.

Challenges to Affordable Housing Development

The Urban Institute conducted a survey of local affordable housing developers to determine the biggest challenges to building and preserving affordable housing in DC and how the city might address them. The survey was sent to developers who have financed residential projects with affordable housing units in DC in the past five years. The survey was conducted between June 24 and August 14, 2014. The majority of respondents completed the online survey, but some completed the survey on paper and mailed their responses to the Urban Institute, and others completed the survey over the phone. A copy of the survey can be found in appendix D.

2014 DC Affordable Housing Developer Survey

The Urban Institute used several sources to identify developers to complete the survey. The survey invitation was sent to organizations listed as sponsors of affordable housing projects in the DC Department of Housing and Community Development (DHCD) Development Finance Division (DFD) pipeline. The DHCD DFD database contains a list of all private developers that have submitted loan requests through the Notice of Funding Availability (NOFA); tenant associations seeking loans to purchase rental properties through the Tenant Opportunity to Purchase Act (TOPA); and funding requests from DC sister agencies such as the Housing Authority. The database includes all projects that have received or are in the pipeline for financing from DHCD DFD beginning October 1, 2010 (or FY 2011). Many of the developers in this database have worked with and received financing and other conditional commitments (i.e., land) from other DC agencies. The survey was also sent to large developers of market-rate rental properties that had developed affordable units through the IZ program as well as members of the Housing Production Trust Fund board[a] and affordable housing developer members of the Coalition for Non-Profit Housing and Economic Development.

The survey universe represents a significant portion of all developers building and preserving affordable housing in DC; according to experts in DC agencies, most developments in DC with affordable housing units would have received some form of public funding as gap financing or a subsidy. These developers would be listed in the DHCD DFD pipeline.

[a] Members of the Housing Production Trust Fund board were provided the survey on June 26, 2014 and developers that are members of the Coalition for Nonprofit Housing and Economic Development were provided the survey on July 24, 2014.

After the survey, Urban Institute conducted follow-up interviews with representatives of six organizations to get more in-depth insight about the development challenges they identified in the survey. A copy of the interview questions can be found in appendix E. Respondents were purposively selected to ensure diversity by organizational type and size; length of time developing in DC; mission; and geographic experience. The respondents interviewed represented two for-profit development companies; two nonprofit development organizations; one consulting firm; and one agency that performed policy analysis, advocacy, and financial consulting, as well as affordable housing development.

Description of Survey Respondents

In total, the survey was sent to 89 representatives[12] from 85 organizations. Sixty-seven respondents representing 61 unique organizations completed the affordable housing developer survey, yielding an organizational response rate of 72 percent.[13] Almost half the respondents were for-profit developers of affordable housing (table 22). Thirty-eight percent of respondents were nonprofit affordable housing developers, and the remainder of the respondents was made up of consultants (8 percent), government agencies (3 percent), or other organizations, such as community development corporations and advocacy groups.

Developer Survey Respondents by Organization Type

Respondent type	No. of respondents	Percent
For-profit developer	30	49
Nonprofit developer	23	38
Consultant	5	8
Government agency	2	3
Other	1	2
Total	61	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "What best describes your organization?"
Notes: One respondent chose not to answer this question. The numbers represents the number of unique organizations represented in the survey.

The majority of respondents had significant affordable housing development experience: 73 percent of respondents have been developing affordable housing more than 10 years, and 15 percent have been doing so for 6 to 10 years (table 23). Furthermore, the majority of survey respondents (58 percent) have more than 10 years of experience developing and preserving affordable housing in DC, and 23 percent have been working in DC for 6 to 10 years (table 23). Only 12 respondents (20 percent) said they had five or fewer years of experience developing affordable housing in DC.

Fifty-five percent of the organizations represented have affordable housing projects *only* in DC, and 15 percent of respondents have projects located throughout the Washington, DC, metropolitan area, including DC. Only 18 of the 61 organizations in our sample (30 percent) operate regionally (Northeast or East Coast) or nationwide. (See appendix F for a profile of respondents to the affordable housing developer survey.)

TABLE 23

Years of Experience with Affordable Housing Development

No. of years	Q: How long has your organization been in existence? No. of respondents	Percent	Q: How many years has your organization been involved with affordable housing in DC? No. of respondents	Percent
Less than 3	0	0	5	8
3 to 5	7	12	7	12
6 to 10	9	15	13	22
More than 10	44	73	35	58
Total	60	100	60	100

Source: DMPED Affordable Housing Survey, 2014. This number represents the number of unique organizations represented in the survey.

Fifty-six survey respondents had completed developments with affordable housing units in the past five years in DC.[14] An equal portion of respondents (30 to 32 percent) had developed fewer than 50 total residential units (including market rate) and 100 to 250 total residential units in DC (appendix F). The majority of respondents (62 percent) replied that *all* of the total residential units they have completed in that time frame were affordable units. The majority of respondents (86 percent) also received federal subsidies; the same number of respondents received local subsidies.

Nearly all the developers (93 percent) are in the process of developing more affordable housing in DC. Over one in four respondents have 4 to 10 properties with affordable units in the pipeline.[15] Many of the planned units in the pipeline will be affordable: half of the respondents said that *all* of the units in their pipeline in DC will be affordable, and 26 percent of respondents said that more than half of the total planned units in their pipeline will be affordable.

Challenges to Affordable Housing Production in DC

Respondents were given a list of 21 possible challenges to development and asked if each factor significantly limited the production of affordable housing in DC, marginally limited production, or did not limit production. The factors were grouped by category: costs, funding availability, process of obtaining funding, DC regulations, and other. Table 24 shows the factors ranked by the number of participants who identified the factor as one that significantly limited affordable housing production.

The affordable housing developer survey also asked respondents two open-ended questions about challenges: "What is the biggest challenge to financing affordable housing developments in DC?" and "What is the biggest challenge to receiving the necessary permitting and other regulatory requirements for affordable housing developments in DC?" The in-depth interviews allowed developers to expand on their perception of development challenges and potential ideas to improve the process. Below is a summary of the responses and discussions about challenges to affordable housing production in DC. When asked whether new development or preservation of affordable housing was more difficult in DC, the majority of respondents (72 percent) said they were either equally difficult or they were not sure which was more difficult; 21 percent said new construction was more difficult; and 7 percent said rehab was more difficult.

TABLE 24

Factors Limiting the Production of Affordable Housing in DC

Category	Factor	No. of respondents	Effect of challenge on production of affordable housing (%)			
			Limits production significantly	Limits production marginally	Does not limit production	Don't know
Costs	Acquisition costs are high	65	91	6	1	2
Process of obtaining funding	Timeliness of receiving funding from local government	65	72	17	3	8
Process of obtaining funding	Process of accessing gap financing is very long/difficult (local sources only)	65	69	26	0	5
Costs	Construction costs are high	65	62	35	3	0
DC regulations	Permitting process is too arduous/not transparent/too long	65	62	29	5	5
Funding availability	Insufficient gap financing (federal sources)	65	60	22	12	6
Funding availability	Insufficient gap financing (local sources)	66	55	26	15	5
Funding availability	Insufficient gap financing (private)	66	52	36	11	2
DC regulations	Lack of staff capacity in District of Columbia agencies	63	49	35	10	6

TABLE 24 CONTINUED

Category	Factor	No. of respondents	Effect of challenge on production of affordable housing (%)			
			Limits production significantly	Limits production marginally	Does not limit production	Don't know
Funding availability	Insufficient predevelopment funding	64	42	42	11	5
Funding availability	Insufficient gap financing (philanthropic)	64	41	31	13	16
Other	Insufficient availability of vouchers and subsidies for tenants	65	40	34	8	18
process of obtaining funding	Process of accessing gap financing is not transparent (local sources only)	63	40	46	10	5
Funding availability	Insufficient availability of funding for supportive services	63	37	17	21	25
Costs	Operating costs for property management are high	65	34	40	23	3
Other	Getting site control is too difficult	65	34	37	25	5
Process of Obtaining Funding	Process of accessing private capital is very long/difficult	65	32	48	18	2
Process of Obtaining Funding	Underwriting standards are too high/not transparent	61	30	44	18	8
Dc regulations	Land use and zoning regulations not supportive	63	24	51	17	8
Other	Neighborhood opposition	64	22	52	19	8
Other	Insufficient availability of supportive services	63	19	32	21	29

Source: DMPED Affordable Housing Survey, 2014 Question text: "In your opinion, what factors limit the production of affordable housing in the District of Columbia?"

COSTS

The most common challenge limiting affordable housing development, cited by 91 percent of respondents, was high acquisition costs. More nonprofit respondents (95 percent) agreed with this statement than for-profit respondents (86 percent). Developers reported that acquisition costs

affected their development opportunities in a variety of ways. First, when opportunities do become available, there is typically competition from other developers, interested in the land for other uses, who may be more attractive to sellers because they can close on financing more quickly if they are not dependent on a public subsidy. Second, the high land costs pressure developers to include as many units as possible on each parcel, which may restrict the ability to target units to the poorest households. One developer told us it did not make sense in their business model to do projects with fewer than 100 units. However, the financing needed to operate at that scale makes it very difficult to make the units affordable to extremely low income households without a permanent operating subsidy.

In addition, smaller developers reported that it was harder to finance their properties because they could not develop the number of units needed to recoup the costs for land, legal fees, architectural costs, and other fixed costs. For developers of mixed-income properties, the high acquisition costs made it more difficult for the market-rate units to subsidize the lost revenue for the affordable units. The high acquisition costs may be particularly difficult for developers of affordable housing for families because the units are larger and there is a greater need for communal spaces, such as playgrounds for children, as well as supportive housing developers, who must allocate communal space to provide services. Developers also reported that it is extremely difficult to find funding for services in family developments and supportive housing developments. Some developers reported that the acquisition costs are prohibitive for acquiring properties and they instead only pursue projects for which they can acquire the land through the city or some other partnership.

Sixty-two percent of all respondents believed that the high costs of construction significantly limited affordable housing production in DC, and 35 percent believed that it marginally limited production. By contrast, 34 percent of respondents believed operating costs were a significant limitation to affordable housing production. More for-profit respondents (48 percent) than nonprofit respondents (23 percent) thought that high operating costs for property management significantly limited affordable housing production. One for-profit developer of market-rate affordable housing properties told us that now that many of his developments' neighborhoods are gentrifying, he is less likely to rent to subsidized households because his units can now attract households that can pay full rent.

Lack of equity to invest in predevelopment and projects were the two most commonly cited factors limiting organizations' ability to pursue and complete more affordable housing developments. Over two times more nonprofit developers than for-profit developers cited lack of equity to invest in projects as a significant limitation.

PROCESS OF OBTAINING FUNDING

The second and third most commonly cited challenges to affordable housing were the timeliness of receiving funds from DC agencies and the difficulty of the process for getting local funds. An equal portion of for-profit and nonprofit developers (76 to 77 percent) thought that the lack of timeliness of receiving funding from DC agencies significantly limited affordable housing production.

In addition, approximately three-quarters of for-profit developers and a little over two-thirds of nonprofit developers believe that the long and difficult process of accessing gap financing from the local government significantly hampers affordable housing development.

No other process challenges were cited as significant factors that limited production by a majority of respondents. However, it is notable that a larger portion of developers representing nonprofit organizations (45 percent) than for-profit firms (21 percent) thought that the long and difficult process of obtaining private capital was a significant challenge.

Many developers believed that the consolidated request for proposals, which combines most of the primary affordable housing funding streams into a single annual competitive application, has made the funding process easier in DC. However, developers' ability to apply for funding only once a year can create complications and delays in the financing process. Nonetheless, the timing of the application is at least a predictable delay. The larger problem developers expressed was uncertainty regarding when they would hear from the Department of Housing and Community Development (DHCD) about their project and lack of clarity about its criteria for evaluating applications.

The time it takes to receive DHCD financing can cause deals to fall apart. Sellers typically want to close within 90 days on a property, and developers cannot afford to hold a property for the amount of time it takes for an application to work its way through DHCD. Even when delays do not kill a project, they add extra costs in terms of staff time and debt. There appears to be a perception that DHCD is particularly difficult to work with for smaller developers whose projects may be perceived as lower priority and for developers with less experience working in DC. Several developers reported that the decision to contract out the underwriting process and the decision to embed consultants that can serve as project managers for some affordable housing developments has made it easier to work with DHCD than in the past. However, the lack of qualified staff knowledgeable about the affordable housing process is perceived to be a problem by many developers.

DC REGULATIONS

A little over half of all respondent (51 percent) thought that unsupportive land use and zoning regulations marginally limited affordable housing production and 24 percent thought it significantly limited production. Almost half (49 percent) of all respondents believed that staff capacity in DC agencies was a significant challenge. A larger portion of nonprofit developers (59 percent) thought staff capacity was a significant challenge than for-profit developers (48 percent).

The permitting process is another factor that slows affordable housing development in DC. Developers told us it typically takes between six and nine months to receive the necessary permits for new construction or rehabilitation projects. The use of expediters—third parties that facilitate the permitting process within the Department of Consumer and Regulatory Affairs—appears to be widespread among developers. Several developers reported that, compared to other cities, DC has less burdensome regulations but more bureaucracy in terms of finding the appropriate people within each agency needed to receive permitting approvals. In addition to the permitting process, developers cited challenges with height limitations that can restrict affordable housing development and zoning regulations that prevent the development of microunits.

For market-rate developers, understanding the IZ program is a challenge. Paradoxically, one developer reported that IZ units set aside to be affordable to low-income households may provide less revenue than units set aside to very low income households. The low-income units are close enough to market rent that households may decide to opt for a unit on the private market without the paperwork required for the IZ program. Conversely, the very low income units are less likely to sit vacant because of the large demand.

FUNDING AVAILABILITY

Fifty-five percent of all respondents thought that insufficient gap financing from local sources significantly limited affordable housing production, though a larger portion of nonprofit developers saw this as a significant challenge than the portion of for-profit developers. A little over half of all respondents (52 percent) cited insufficient gap financing from private sources such as commercial banks as a significant challenge. An equal portion (55 percent) of for-profit and nonprofit developers thought that insufficient gap financing from federal sources significantly limited affordable housing production. In their comments, a number of respondents cited the lack of 9 percent Low-Income Housing Tax Credits (LIHTC) as a significant challenge to financing affordable housing developments.

There was also a difference in perception about the effect of insufficient gap financing from philanthropic sources: 59 percent of nonprofit developers found this factor to be a significant challenge compared to only 25 percent of for-profit developers.

OTHER

Forty percent of respondents said that an insufficient availability of vouchers and subsidies for tenants significantly limited the production of affordable housing. One in three respondents said getting site control was a significant challenge. Roughly one in five respondents (22 percent) thought that neighborhood opposition was a significant limitation to affordable housing development.

Respondent Recommendations

The survey also asked respondents, "What would help you get your DC affordable housing developments completed more quickly?" Fifty-three developers responded to this question.[16] Responses are discussed below and summarized in table 25. As with the challenges section of the survey, the most common responses were related to processes rather than the amount of funding available: 22 developers provided statements about the process of obtaining funding, and 20 responded with statements about DC regulations.

TABLE 25

Summary of Suggestions for How City Could Help Developers Complete Affordable Housing Developments More Quickly

Costs
Provide easier access to predevelopment and acquisition capital
Provide access to an unsecured line of credit for predevelopment costs
Provide centralized guarantees or other mechanism for acquisition costs

Process of Obtaining Funding
Expedite and streamline the process of obtaining funding (14 respondents)
Example 1: Have DC agencies commit to and fund within six months
Example 2: Expedite loan committee
Example 3: Expedite the award process and decisionmaking for awards
Example 4: Accept electronic filings
Release funds that have been secured more quickly (seven respondents)
Example 1: Bypass the Office of the Chief Financial Officer, which has slow sign-off
Example 2: Reduce the amount of time it takes to draw down on the subsidy from 45–60 days to 30 days
Example 3: Pay subcontractors more quickly
Hold more than one funding round per year
Create more flexibility with underwriting standards
Streamline underwriting requirements among local and federal gap financing so that standards are not contradictory
Improve transparency and information access (three respondents)
Example 1: Be consistent about timing of announcement of funding availability or timing of when awards will be released so that developers can plan in advance
Example 2: Provide more information and feedback at the beginning of process
Example 3: Provide clearer guidance leading to specific actions
Make competing for 9% LIHTC easier for developers
Decrease requirements for bonding and escrow
Establish rolling application periods

DC Regulations
Improve coordination between different DC agencies (eight respondents)
Example 1: Create a dashboard or watch list of affordable housing projects
Example 2: Host meeting with all the involved DC agencies at the beginning of the development process to provide the developer with feedback early in the process
Speed up the permitting approval process, including streamlining the process (22 respondents)
Example 1: Fast track affordable housing projects (eight respondents). One respondent suggested a fast track system like the one for affordable green development.
Example 2: Set deadlines for statutory approvals
Example 3: Synchronize local funding like Housing Production Trust Fund and federal funding like LIHTC application periods to foster a smother review process
Example 4: Review construction documents more quickly
Reduce fees for permits (four respondents)

TABLE 25 CONTINUED

Funding Availability
Direct subsidies more efficiently
Apply District subsidies more frequently during the IZ process to adjust the nature of the IZ units in a manner that better suits DC's public policy goals
Increase city subsidies and funding (two respondents)
Increase philanthropic money for capital costs and supportive services
Increase access to private capital by having DC guarantee private investment in lieu of funding projects directly. DHCD would need to keep only 15 to 20 percent on hand, as compared to 40 percent, in order to meet a default.
Increase gap financing, source unspecified (three respondents)
Increase funding for vouchers (two respondents)
Provide better access to predevelopment funding for activities such as design development or the initial deposit (three respondents)
Build on model of recent property tax exemption for affordable rental developments owned by nonprofits
Increase subsidies for rental or benefits to reduce operating costs, such as by controlling the rapid rise in utility expenses

Other
Recreate the planned unit development process
Improve DC government employee staffing (six respondents)
Increase DC staff size
Hire more knowledgeable employees, such as staff with real estate, finance, and development experience (five respondents)
Have staff be more available and accessible for answering questions (three respondents)
Change lease agreements for subsidized renters so that DC Housing Authority/DC take on more responsibilities for damages
Establish more meaningful partnerships or creative public-private partnerships with nonprofit developers and DC agencies (two respondents)
Increase interest in development community for building affordable housing
Create more opportunities for engagement and correspondence between DC agencies and developers, for example, through focus groups, forums, and public commentary
Streamline and refocus TOPA

Source: DMPED Affordable Housing Survey, 2014. Question text: "What would help you get your DC affordable housing developments completed more quickly?"
Note: Some respondent chose not to answer this question; 53 respondents answered this question.

COSTS

Several developers mentioned the need for more assistance with predevelopment and acquisition costs. Larger developers often have larger coffers so that these costs are less of a challenge; however, smaller developers often need assistance. Several developers reported that the Site Acquisition Funding Initiative, (SAFI), an affordable housing loan program that combines funding from DHCD and private lenders, is a promising model for subsidizing acquisition costs for affordable housing. Another developer, however, stated that even SAFI may be insufficient, as it does not finance the initial money deposit that sellers typically require at the signing of the purchase and sale agreement. Furthermore, the SAFI process can take up to 90 days, and some sellers of land and buildings are hesitant to wait that length of time. One developer said that ideally, access to an unsecured line of credit for predevelopment

and acquisition costs would expedite the integral, early parts of the process. One developer suggested that centralized guarantees might be one way to assist with acquisition and carry costs.

Several respondents believed that the city could be more aggressive in using publicly owned land for affordable housing and providing more support for the TOPA program for affordable housing preservation. Four developers suggested that DC could reduce the fee for permits.

PROCESS OF OBTAINING FUNDING

Several developers would like to see a semi-annual or quarterly funding application process. Fourteen developers wanted a faster process of obtaining funding, generally. One interview participant suggested that, to identify jams in the process, DC agencies should create a flowchart of the process to see how long it takes on average to receive a public subsidy to pinpoint specific places where the process could move faster. Furthermore, the interviewee suggested that the present process is too linear, when several steps can be done concurrently. Seven respondents noted that even when they have secured a loan, subsidy, or award, the process of actually releasing funds or drawing down could be much faster, especially when compared to conventional banks that typically have a turn-around time of 10 days.

To improve transparency and increase access, several respondents wished for clearer guidance, especially at the beginning of the process, and consistency with timing of the announcement of the NOFAs and the awards, as their business decisions need to be planned in advance. Information sharing might be improved by simply making staff more available to answer questions that developers have, according to three respondents. Some developers went further to say that the process would be made easier if DC agencies hired additional staff with better knowledge of real estate, development, and finance.

DC REGULATIONS

When asked about ideas that would help developers build or preserve affordable housing developments more quickly, 21 developers thought that the process of getting permit approvals should be made faster, perhaps through a more streamlined process. Eight of the 21 respondents specifically recommended creating a fast-track system for affordable housing developments. As one participant noted, creating a fast-track system is a way for DMPED or DHCD to say that affordable housing projects are a priority. Eight respondents suggested that better coordination among the various DC agencies would help expedite the affordable housing development process. In a phone interview, a participant expanded on the issue of having to navigate through multiple agencies. This participant

suggested that it might be helpful to designate a single point of contact in city government who is held accountable for moving the project through to approval across agencies and can communicate with developers about what is needed. Other suggestions that arose from the in-depth interviews included relaxing the height limit to create more density. DC could offer to relax the height limit for certain developments in exchange for the developer agreeing to create additional affordable units.

FUNDING AVAILABILITY

Several developers thought that increasing gap financing from any source would help with getting affordable housing development built more quickly; only two respondents specifically cited an increase in city funds. Several respondents also said that more gap financing specifically for predevelopment activities would be helpful. One developer suggested that local funding agencies should better target existing subsidies, and in particular, that DC should use more subsidies with IZ projects to align the market-rate projects with the goals.

Recommendations on Policy and Investment Decisions

The most frequently cited recommendations from developers to improve the affordable housing development process were increased funding for housing subsidies and a more streamlined and transparent funding and permitting process. Increased gap financing and subsidies will naturally assist the production of affordable housing development in DC. Beyond increasing funding there are other actions DC government can take to encourage and foster affordable housing production and preservation. Strategic, organizational, and administrative changes to the current affordable housing development processes will help to create a development environment that minimizes developers' challenges and the time it takes to build and preserve housing, thus reducing the cost of developing affordable housing in DC. A more coordinated approach will also make it more likely that DC will get the amount and kind of housing development that it needs to meet both current and future demand. In turn, the rate of affordable housing production may increase as DC retains or attracts more developers.

The following recommendations are changes that DC agencies can implement with financing strategies and processes, regulations and administration, and organizational policy. These recommendations are discussed more thoroughly in the rest of this chapter:

- Funding availability

  » Recommendation 1: Consider pooled tax-exempt bond structures to leverage Housing Production Trust Fund resources and 4% Low-Income Housing Tax Credits Program.

  » Recommendation 2: Target subsidies appropriately to priority geographic areas for new affordable housing investments.

- Process of obtaining funding

  » Recommendation 3: Continue to support efforts to streamline and expedite the process for obtaining funding, and release awarded funds more quickly.

  » Recommendation 4: Increase predictability and improve transparency of funding decisions.

- DC regulations

- » Recommendation 5: Speed up permitting and other processes that may be needlessly lengthening time frames and increasing costs for developing affordable housing; consider a fast-track permitting for affordable housing projects.
- » Recommendation 6: Improve coordination between different DC agencies.

- Other recommendations

- » Recommendation 7: Increase agency capacity.
- » Recommendation 8: Create more opportunities to engage meaningfully with developers.
- » Recommendation 9: Preserve existing affordable rental housing.

Funding Availability

Recommendation 1: Consider pooled tax-exempt bond structures to leverage Housing Production Trust Fund resources and 4% Low-Income Housing Tax Credit Program

The most valuable federal resource available for the production or preservation of affordable housing is the Low-Income Housing Tax Credit (LIHTC). DC's annual allocation of 9 percent LIHTC is $2.6 million, the minimum level for any state (and the same level as South Dakota, North Dakota, Vermont, Delaware, and Rhode Island). DC has an annual tax-exempt bond volume cap authority of approximately $285 million per year. Qualified affordable housing projects financed at least 50 percent by tax-exempt bonds are eligible for 4% LIHTC Program as of right.

The majority, but not all, of the volume cap authority in DC is assigned to the DC Housing Finance Agency (DCHFA) and is used to issue tax-exempt bond financing. According to DCHFA, except during recessionary periods (e.g., 2009–11), DCHFA generally uses most of its bond authority. The bonds can be issued for a variety of activities and project types, not all of which end up leveraging LIHTCs. For example, bond authority can be used to finance tax-exempt rate home mortgages or "80-20" mixed-income multifamily developments (such as the Yards, where at least 20 percent of the units are set aside for low-income households) with tax-exempt interest rates but without using LIHTC.

There is a public policy question, however, as to whether some of the volume cap capacity could or should be used more proactively to better leverage other resources, such as the Housing Production Trust Fund (HPTF), which would make those subsidies go further and provide more affordability.

The 4% LIHTC Program that is available for qualified tax-exempt bond transactions can typically generate equity that can cover approximately 30 percent of a project's total development cost. This resource could stretch the dollars that are appropriated by the city for producing and preserving affordable housing and may currently be underused.

Nevertheless, there are many challenges owners and developers face in using bonds and LIHTC:

- Tax-exempt bond transactions are complicated and expensive.

- It is generally not cost-effective to issue bonds for smaller projects (under 50 to 75 units); DCHFA recommends a minimum of $5 million per transaction.

- Most small developers do not have the capacity or expertise to undertake a LIHTC/tax-exempt bond transaction.

- Many small owners and developers would likely resist taking on partners and adding further layers of regulation to their projects, which would be necessary for them to make use of tax-exempt bonds and LIHTC.

To address some of these challenges, a potential structure would require a proactive approach organized or facilitated by DHCD or DCHFA. A master developer could be assigned to manage the process, execute the transactions, and provide necessary guarantees to LIHTC investors. DHCD or DCHFA could facilitate this by

- Issuing a request for proposal (RFP) for a master developer,

- Assembling a pool of potential projects through its annual RFP process,

- Requiring applicants/borrowers to participate in the pool to leverage HPTF resources, and

- Using its resources to provide credit enhancements for the bonds.

Potentially, bonds could be used for construction only and would be taken out by a combination of taxable debt, LIHTC equity, and HPTF funds. LIHTC equity might need to be funneled through the master developer.

A similar approach, which DCHFA is currently considering, would focus on the inventory of existing unsubsidized affordable rental properties in DC. The real estate market is quickly pushing many of these properties out of the reach of low- and moderate-income tenants. Using the 4% LIHTC Program resource as a financing tool, DCHFA plans to explore the potential of a targeted program to reach out to current owners of smaller properties and pool them in a tax-exempt bond issuance that would provide lower-cost financing to facilitate preservation.

Recommendation 2: Target subsidies appropriately to priority geographic areas for new affordable housing investments

The needs and costs for producing affordable housing vary across the city. In higher-income wards and neighborhoods, the need for affordable housing is greatest in terms of relative costs. The supply of existing market-affordable housing is rapidly diminishing in these areas, making the need to preserve existing affordable housing and create new affordable units all the more urgent. At the same time, the cost of producing and preserving units in these locations can be much higher than in lower-income sections of the city because the real estate values are higher. Therefore, if the city wants to preserve or develop affordable units in these areas, to provide inclusive housing options across different income levels, it must be prepared to invest higher amounts of subsidy per unit to accomplish this goal.

Conversely, the need for affordable housing in terms of concentration of rent-burdened, low-income families is greatest in low-income wards and neighborhoods. In these parts of the city, the cost to produce and preserve affordable housing is lower because real estate values are lower. Over the years, the result has been a higher concentration of affordable and assisted units in these wards and neighborhoods. In these lower-income areas, the priority should be to create more mixed-income and market-rate housing to promote income diversity and reduce concentrated poverty.

To address the differing needs and costs in wards and neighborhoods, DHCD should consider establishing variable total development cost limits in its guidelines based on where properties are located. The current DHCD RFP establishes universal total development cost limits and, therefore, these guidelines do not take into account the variation in development costs across the city. As presented earlier, the average total development cost in Ward 2 is $426,194 per unit, but the average cost per unit in Ward 4 is $201,392. In comparison, the cost guidelines established in the DHCD spring 2014 notice of funding availability (NOFA) list the total development costs by type of building and number of units for a maximum total development cost of $230,000 per unit for studios and one-bedroom units and $270,000 for units with three or more bedrooms.[17] The guideline thus discourages,

though perhaps unintentionally, development projects in higher-cost areas, although DHCD does allow applicants to make a case for exceptions to these limits.

The allocation of resources in lower-income areas, however, should promote more income diversity, in addition to affordable unit production and preservation. The current DHCD competitive scoring criteria may inadvertently discourage income diversity by prioritizing projects that have high leverage ratios (private to public resources) and lower per unit subsidy requirements. Although it is appropriate for DHCD to encourage developers to leverage private investment, it could also consider whether it can adjust its scoring criteria to reward projects that promote income diversity by expanding the supply of market-rate housing in certain neighborhoods with a current high concentration of assisted units.[18]

The development costs per ward reported in this study provide a first level of information that DC can use to create more geographically aware cost guidelines and affordable housing incentives. The city should collect more detailed and updated development cost data so that the amount of gap financing needed in different parts of the city can be determined. Future studies could also estimate the amount of gap financing needed to support specific affordable housing development types, such as supportive housing. Ultimately, the estimates provided in this report may help to galvanize advocates and policymakers and help to inform not just DC budgeting decisions but also decisions by private investors, advocacy groups, and philanthropies interested in investing in DC.

CASE STUDY: VIRGINIA QUALIFIED ALLOCATION PLAN

Other states have used their qualified allocation plan (QAP) and resource allocation process to try to incentivize different types of properties in different geographic areas. In Virginia, for example, bonus points are awarded to projects that propose to build family developments in census tracts that have poverty rates of less than 10 percent or have an increasingly rent-burdened population (Virginia Housing Development Authority 2013). Virginia's QAP also divides the total tax credit allocated every year into pools to reflect the state's priority areas and needs. These pools include a nonprofit pool, a local housing authority pool, a new construction pool, and geographic pools (Northern Virginia/inner Washington metropolitan statistical area [MSA]; northwest/north-central Virginia; Richmond MSA; Tidewater MSA pool; remaining geographic areas). The Northern Virginia/inner Washington MSA pool and the new construction pool typically are the same geographies, reflecting the state's desire to build and preserve more housing in that region.

Virginia's QAP also sets forth different total development cost limits based on geography. Because of the higher costs of developing in Arlington and Fairfax Counties and the cities of Alexandria, Fairfax,

and Falls Church, the inner Northern Virginia has a cost limit of $335,475 per unit (plus an additional $37,274 per unit for developments with underground or structured parking) or $292,875 for acquisition/rehabilitation. In contrast, Prince William, Loudoun, and Fauquier Counties have total development cost limits of $249,210 per unit for new construction or adaptive reuse and $175,725 per unit for acquisition/rehabilitation (Virginia Housing Development Authority 2013).

CASE STUDY: MINNESOTA HOUSING FINANCE AGENCY

The Minnesota Housing Finance Agency (Minnesota Housing) conducted a similar study of development costs and cost guidelines to help guide the use of their resources (Minnesota Housing Research 2006). Minnesota Housing looked at development costs of multifamily rental and homeownership new construction from 2003 to 2005. Costs included construction costs; cost of land; and soft costs, such as fees and financing. The total costs were compiled for the Minneapolis-Saint Paul metropolitan area and the Greater Minnesota area and were further broken down for one- to three-story apartments, four- to seven-story apartments, elderly housing, public housing low rise, assisted living, and supportive housing types (mixed, all, not supportive). Based on the data, Minnesota Housing developed cost guidelines intended to be useful in evaluating proposals for the funding of new construction, as well as a set of conditions that may cause development costs to vary above or below the norm. Minnesota Housing saw these guidelines as the beginning of a process to better quantify, understand, and communicate the nature and cost of the development of affordable housing on an ongoing basis.

Process of Obtaining Funding

Recommendation 3: Continue to support efforts to streamline and expedite the process for obtaining funding, and release awarded funds more quickly.

In the affordable housing developer survey, 72 percent of respondents said that the timeliness of receiving funding from local government significantly limited production of affordable housing. The delays that they listed in the survey and in interviews are twofold: the process of applying for funds and the lengthy amount of time it takes to actually draw down from their awards.

As noted by some developers, the process of applying for funds seems to be improving. The past two NOFAs have been considered "super NOFAs," as they consolidated the HPTF, LIHTC, Community

Development Block Grant, HOME Investment Partnerships Program, and other funding streams from partner agencies. One key interviewee noted that this consolidation is an improvement as it streamlines the application process and increases the predictability of funding availability for developers, helping them to plan.

Moreover, DHCD and other DC agencies have begun reducing the amount of time between the issuance of the NOFA and the announcement of the award. On April 2, 2013, DHCD released the consolidated spring FY 2013 NOFA; awardees for this round were announced on February 11, 2014, just a little over 10 months after the NOFA was released. DC issued the next NOFA on April 3, 2014, almost exactly a year later. The awardees for the 2014 NOFA were announced just six months later, on October 6, 2014. DHCD and its partner agencies should continue the trend of releasing the NOFAs at the same time every year and reducing the amount of time between issuing the NOFA and announcing awardees. They should also address the length of time it takes, once awards have been announced, for organizations to be able to begin drawing down funds so that the turn-around time is more similar to the 10 day period typical of conventional banks.

Recommendation 4: Increase predictability and improve transparency of funding decisions

As stated above, the 2014 NOFA was announced on April 3, 2014, and the 2013 NOFA was announced on April 2, 2013. DC should continue its recent trend of releasing the NOFA at the same time every year. In addition, DHCD and its partners should set a time frame for selecting and announcing awardees and make that time frame public to increase transparency and facilitate developers' business decisions.

DC should also consider bringing in outside experts to review and recommend specific changes to agency business policies and practices that would improve the functioning of the award and issuance of housing assistance and the approval of new housing developments. The focus of these reviews would be to identify specific steps that cause bottlenecks and roadblocks for developers, such as the timely issuance of building permits, and actions to improve the transparency of processes. DC agencies should review specific performance metrics and targets that would be used to track the success of the processes and measure improvement.

DC Regulations

Recommendation 5: Speed up permitting and other processes that may be needlessly lengthening time frames and increasing costs for developing affordable housing; consider a fast-track permitting for affordable housing projects

In response to an open-ended question about how to improve the development process, 22 respondents stated that a faster, streamlined process of getting permits would help them complete affordable housing development projects more quickly. Several developers who have experience working outside of DC made a point of stating that DC has one of—if not the most—difficult environments for affordable housing development, in part because of the expensive land costs, lack of available land for development, and the regulatory process. The complexity of permitting and other city requirements have compelled many developers to hire expeditors to facilitate the process of getting approvals.

Before a developer can even break ground and begin construction or rehabilitation, the developer must pay for or negotiate to get financing to pay for holding land and negotiate and apply for other financing that is contingent on requirements, such as getting site control or building permits. The developer must work within the time constraints of any financing in place; after a certain deadline, some funding opportunities expire. Delays and inefficiencies in any part of the development process that extend the development process can lead to significant cost increases and, in extreme cases, cancellation of the project. The lack of predictability— that is, not knowing when the developer will get certain permits—contributes to a more challenging environment because developers have a harder time calculating their total costs and knowing what funding cycles they should aim for to obtain the gap financing available to them. DC agencies should identify bottlenecks in the permitting and other systems that may be contributing to avoidable delays in affordable housing development. One way to do this, as suggested in interviews, is to follow several projects through the entire development process, identify the longest hold-ups, and determine ways to reduce the amount of time in those delayed periods. As noted in recommendation 4, this review could be done with the assistance of outside experts.

In addition to identifying delays and eliminating inefficiencies, other strategies to help decrease the length of time a project sits in the permitting and other city approval processes include the following:

- Hold meetings very early in the development process to give developers feedback on their development plans and to discuss approvals needed.

- Have several review and permitting processes occur concurrently rather than sequentially.

- Designate one person as a point of contact between all DC agencies and the developer to guide the project through the development process.

- Establish and make public time limits for how long it will take an application to be reviewed once the city receives all the required documents.

- Provide priority status to certain projects meeting important city goals.

- Establish an electronic permitting system; technology that does not require paper forms with carbon copies saves time with submission and facilitates record keeping and information sharing across agencies.

Similar approaches are being used in other cities. For example, in December 2013 San Francisco Mayor Edwin Lee issued an Executive Order that projects where at least 20 to 30 percent of the units are affordable housing be provided concurrent review by the Planning Department, the Department of Public Works, Mayor's Office of Disability, Department of Building Inspection, and Fire Department (Watty 2014).

A fast-track system reduces the amount of development time and, in turn, reduces costs associated with holding land before construction begins (MITOD 2014). Fast-track permitting also provides greater certainty so that developers can anticipate how long it takes to get the necessary permits, and the increased ability to plan can also decrease costs of financing and development. Permits on the fast track can include building permits, zoning permits, subdivision approvals, rezoning, certification, special exception, variance, and other regulatory and land use requirements.

CASE STUDIES: CITIES OF SAN DIEGO AND AUSTIN

San Diego, CA, passed its Affordable Housing/In-Fill Housing and Sustainable Buildings Expedite Program in 2003 "in an effort to produce more affordable housing in the shortest possible time and to reduce development costs to the greatest extent" (City of San Diego 2003, 1).

Eligible projects: Eligible projects include residential developments with at least 10 percent of the units set aside for renter households with incomes under 65 percent AMI or for homeowners under 100 percent AMI; residential developments receiving funding from the Comprehensive Affordable Housing

Collaborative, where at least 15 percent of the units are for households with an income at or below 120 percent AMI; residential developments using federal, state, or local funds and have affordable units at or below 60 percent AMI; in-fill housing developments in urbanized areas where all dwelling units are affordable to households with an income at or below 150 percent AMI; and other residential properties meeting specific requirements, such as military housing, sustainable properties meeting LEED requirements, and mixed-use developments (City of San Diego 2013).

Expedited permits and process: Under the program, projects receive expedited permit process for ministerial building permits and engineering approvals. Projects must go through a mandatory preliminary review meeting where developers get early feedback about proposals prior to formal design and full submittal of the application. The first review cycle must be completed within 20 business days, and a project review meeting must be held within 10 days after the first review cycle. If applicable, subsequent review cycles must also be completed within 10 business days. All applicable applicants will automatically get a faster service than the standard turnaround time. However, for an additional fee ($500 per unit for all units in a project), developers can get even faster service.

Projects that opt out of requirements by paying in lieu fees may not get expedited permit processing. For situations in which the program is at workload capacity, a list was created to give priority to certain projects, beginning with affordable housing projects selected by the City Council; residential developments that are considered both affordable housing and sustainable building; properties getting 9 percent tax credit or multifamily revenue bonds; and other priorities.

In Austin, TX, the S.M.A.R.T. (Safe, Mixed-Income, Accessible, Reasonable-Priced, Transit-Oriented) Housing Initiative is meant to foster and encourage housing for low- and moderate-income households (City of Austin 2008).

Eligible projects: Developments must set aside at least 10 percent of the residential units (rental or for sale) for households earning at or below 80 percent median family income and who spend no more than 30 to 35 percent of the family income on housing. Properties must also be within one-quarter to one-half mile of a bus route or provide approved alternate access to transit, be considered a green building as defined by the City of Austin, and meet design standards.

Expedited permits and process: The Austin Housing Finance Corporation is responsible for fostering partnerships with neighborhoods and developers to create projects. The Neighborhood Housing and Community Development Department serves as the lead agency and single point of contact that works with other city departments. Developers must have a presubmittal meeting with city staff to establish a timeline that both city staffers and the development team must meet. The

presubmittal meeting also reviews all aspects of the development, such as site plan, environmental regulations, and subdivision requirements. The city must return comments to building plan reviews within seven working days and corrected site plans within two working days. The priority status given to applicable projects typically results in these projects completing subdivision and site plan reviews in half the time it takes conventional projects (HUD 2004).

The program offers full or partial fee waivers for up to 1,500 service units based on a sliding scale of the portion of affordable units in the project; if 40 percent of the rental or for sale units are affordable, then 100 percent of the fees are waived. Waived fees include zoning, subdivision, site plan, public works, building review and permit, inspections, traffic impact analysis, impact, and other fees.

Other examples: In Florida, the State Housing Initiatives Partnership program requires all counties to offer expedited permitting for all affordable housing land use decisions.[19] For example, per the Code of Ordinances for Nassau County, Florida, all affordable housing developments that exceed the normal permitting time limit must be given priority status over all other residential permits (Nassau County 2013). By state statute Chapter 40B, Massachusetts allows local Zoning Board of Appeals flexibility for state rules for developments where 20 to 25 percent of the units are long-term affordable.[20] To facilitate affordable housing production, the four housing agencies in Massachusetts that are authorized to review and approve site eligibility created a Design Handbook for subsidizing agencies. The handbook provides information and guidance and sets consistent design standards that have been agreed on by the authorizing agencies. Santa Fe County in New Mexico created a preapplication inquiry to improve communications, speed up the permitting process, and allow for better tracking

Nonaffordable housing fast-track programs: There are models for fast-track programming for nonhousing-related issues that DC can consider for their affordable housing goals. DC government already has an expedited permit review for projects that are LEED certified at the Gold level or higher whereby for applicable projects completed after October 1, 2008, the District Department of the Environment must review applications not more than seven days after submission.[21] The State of Maryland also has a program called FastTrack that expedites state review to projects in targeted areas that promote economic development, job creation, and smart growth.[22] This program speeds up the process by coordinating review by relevant state agencies; reviews also occur concurrently when possible, further expediting the permitting process. As with Massachusetts's program, the FastTrack projects in Maryland also benefit from having a single contact person to walk the development projects through the permit application process. Local jurisdictions can complement the state's efforts. For example, Charles County in Maryland allows projects that create at least 10 high-paying jobs or meet other goals to receive expedited site plan review, development services, and building permits.[23]

Recommendation 6: Improve coordination between different DC agencies

Developers must go through multiple agencies to build or preserve affordable housing. DMPED, DHCD, Department of Consumer and Regulatory Affairs, District Department of the Environment, DC Water, Office of Planning, Office of Zoning, and potentially more offices, depending on the project, may be involved with funding, permitting, approval, and oversight of affordable housing projects. Although working with different departments is an inevitable part of the development process, the experience of navigating DC's many requirements has been described as especially challenging by developers who also develop housing outside of DC. Difficulties in communication between the developers and DC staffers, as well as lack of interagency communication, have contributed to creating a difficult development landscape. Many developers say that they must hire expeditors to walk the project proposals through every department to obtain the necessary approvals.

One key complaint among developers is that, even though requirements from one department might be dependent on a review or permit from another department, the various departments do not always seem to coordinate with each other, resulting in an inefficient and time-consuming process. To address these concerns, we recommend that DC improves the communication and coordination between agencies, perhaps through the creation of an interagency group focused on specific goals, such as affordable housing preservation. Another possible solution is to designate a single point of contact for an affordable housing development project that coordinates all the different agencies and helps move the project forward.

CASE STUDY: MASSACHUSETTS DEPARTMENT OF ENVIRONMENTAL PLANNING

One element of the Massachusetts Department of Environmental Planning's fast-track permitting system is the designation of a single point of contact to walk the project through the entire permitting process.[24] Projects are eligible if they have layers of permitting, promote smart growth and sustainable development, or have state priority and interest. The program, which must first go through regional offices, offers eligible projects expedited administrative and technical reviews and negotiated permit schedules and fees.

Other Recommendations

Recommendation 7: Increase agency capacity

Several developers in the affordable housing survey and in-depth interviews suggested that the development environment could be improved with changes to staffing in DC agencies. Some developers recommended that DC agencies hire additional staff to meet all the demands and requests from developers for reviewing applications, permitting, and answering questions. Other developers were concerned that departments lacked sufficient numbers of staff with competencies and experience in finance, real estate, or development. Given the higher level of development activity taking place in DC compared to a decade ago, the development environment could be improved by hiring additional staff with appropriate qualifications and by improving staff training for interpretation of requirements, standards, and tasks.

DC agencies could also consider hiring outside contractors to take over tasks when they have identified a significant backlog (say, in permit reviews or technical assistance and guidance for developers) because of a gap in staff capacity. Some cities that cannot or do not want to increase staff size (e.g., if the surges in workload are temporary) outsource some of the tasks by hiring third-party examiners. Third-party examiners are private contractors or organizations that often hold industry certifications and licenses to practice in jurisdictions and that have been educated and trained in the topic in which they currently work. Apportioning some of the tasks of reviewing applications to qualified third parties may reduce the workload for DC agencies, avoid backlogs, and prevent delays.

As another option, some jurisdictions, including Chicago, New York City, and Phoenix, accept self-certification, which allows professionals to certify that the building plans for a development project they are working on are in compliance with regulations. Self-certification differs from hiring third parties in that, with self-certification, the hired professional is working for the developer or is part of the development team. To be eligible for self-certification, the professional may have to attend and pass a training program.

CASE STUDY: NEW YORK CITY

New York City uses registered architects and professional engineers to certify building applications, plans, and surveys for compliance. In fact, almost half of all building applications were self-certified in 2006; that is, developers chose to go to professional architects and engineers outside of city agencies to

review building applications, plans, and surveys. These professionals provide the certification needed to get the building permits approved. The developers chose to hire professional contractors in order to bypass delays with the Department of Buildings. The Department audits 20 percent of self-certifications for quality control.[25]

Recommendation 8: Create more opportunities to engage meaningfully with developers

In addition to increased access to staff at DC agencies for project development, several key informants wished for more opportunities for affordable housing developers to engage more meaningfully with DC agencies, perhaps through public-private partnerships. Such partnerships pool resources, experience, knowledge, and skills and also have the ability to build and maintain interests and priorities. Meaningful engagement can take on many forms: goal- or issue-oriented task forces; operating support collaboratives; city and developer partnerships over specific development projects; or program-based partnerships (HUD 1996). Through regular, meaningful interactions, developers and DC agencies can share with each other more feedback about the development process at large, share concerns, and express goals.

DC already has several forums in which public agencies can solicit feedback from private organizations. Established in 1990, the HPTF Advisory Board, comprising developers and affordable housing experts, provides feedback to the mayor and DC agencies on the development, financing, and operations of the HPTF. Whenever possible, the Advisory Board should be solicited for feedback on other aspects of housing-related issues, including changes to regulations and administration, ways to improve performance, and funding priorities. The Coalition for Non-Profit Housing and Economic Development brings together public, private, and nonprofit entities working on affordable housing in DC. DC also already partners with community housing development organizations that offer training and services to DC programs.

DC should consider how it can build on and deepen these existing relationships and also incorporate a broader community of developers and community-based organizations in its affordable housing programs and policy discussions. In addition, DC should consider reaching out to and/or partnering with other public and private organizations, including ones concerning economic development, health, and education, as these issues are often intertwined with housing needs.

Pennsylvania's Housing Financing Agency hosts a biennial forum that brings together all the stakeholders in Pennsylvania's housing industry to learn about trends in the industry and meet with one another. The forum has speakers representing housing development, community development, finance, government, and business (Pennsylvania Housing Finance Agency 2014). Workshop sessions covering a variety of topics from mortgage finance to legislation are held, and networking opportunities in the evening allow for developers, financiers, and government officials to meet with one another informally.

Boston's Mayor Thomas Menino brought together a group of developers and affordable housing advocates to look at the city's linkage program, which required that commercial developments over a certain size pay fees that fund affordable housing and job creation. The expert input and buy-in achieved in these gatherings led to a home rule petition that went to the City Council, then the state legislature, and ultimately *increased* the affordable housing linkage fee and standardized the rate for seven years (City of Boston 2014).

Recommendation 9: Preserve existing affordable rental housing

From 2006 to 2014, DC lost at least 1,000 units of subsidized rental housing, and another 1,246 units are currently being tracked by the DC Preservation Network as at risk of being lost. Further, 15,226 additional units have subsidies that will expire by 2020 and are at possible risk of loss (DC Preservation Network 2014). Although preserving existing affordable housing has been a recommended policy goal of both Comprehensive Housing Strategy Task Forces, DC lacks a policy and strategy to implement this recommendation. Particularly in high-cost neighborhoods, it is generally less expensive to keep existing subsidized affordable units affordable than to create new affordable housing.

DC should adopt a preservation strategy that would establish clearer priorities for preservation decisions and set out how the city can better coordinate its efforts and align tools and resources for affordable housing preservation. A working group from the DC Preservation Network (2014) has drafted a proposed citywide preservation strategy that meets these requirements. The strategy recommends prioritizing housing that is federally subsidized, targeted for very low income residents or vulnerable populations, near DC-funded economic development projects, and near transit.

Conclusion

All wards in the city are majority renter, and currently, the most common housing problem households in DC face is housing costs that exceed what they can afford. Nearly a quarter of renters are paying 50 percent or more of their income on rent (a level deemed to be severely cost burdened), compared to 15 percent of homeowners. These high costs are fairly consistent throughout the city. The most vulnerable households face a more difficult scenario. Around 6 in 10 of these extremely low income and very low income households spend more than 30 percent of their income on housing costs.

Demographic projections show that if current trends hold, most of the city's population growth will be among one- or two-person households with incomes above 80 percent of the AMI. The development community recognizes that DC is growing, and construction has been booming throughout DC, with more residential properties built between 2001 and 2010 than were constructed in the previous 30 years. However, the increase in demand from smaller, moderate- to high-income households threatens to exacerbate the lack of affordable housing for low-income households.

The majority of the 13,930 units of affordable housing the city is projected to add from 2011–20 will not be affordable to very low and extremely low income households. In addition, the projected number of units in the pipeline affordable to very low and extremely low income households is less than the projected losses of existing assisted and market-rate units affordable to these households.

These findings indicate that there is currently a significant shortage of affordable housing, and the gap is worsening, especially for the extremely low income households. There will be at least 22,100 more households with extremely low incomes as there are units affordable and available to these households by 2020. Very low income households will also have a difficult time finding affordable housing, as we estimate a need for between 4,500 and 11,700 units to meet demand.

Based on current total development costs and subsidy levels, the authors estimate it would cost $3.1 to $5.2 billion to develop the additional affordable units needed to meet rising demand through 2020. In addition to increased investment, DC can take steps, outlined in this report, to reduce the time and cost of local affordable housing development through improved coordination and accountability.

Beyond new development, DC can and should employ other strategies to address the affordability gap for extremely low and very low income households. A comprehensive strategy needs to include expanding access to tenant-based rent subsidies and helping poor households increase their income

through employment and benefits, as well as providing educational opportunities that allow people to increase their earning potential.

It will undoubtedly be a costly endeavor to meet the rising demand for affordable housing. DC, fortunately, can bank on solutions that will facilitate affordable housing preservation and construction that are less costly. DC has already made great strides in putting in place funding and programs to support the creation and preservation of affordable housing, such as the city's Housing Production Trust Fund, the Rent Supplement program, the Tenant Opportunity to Purchase Act, the District Opportunity to Purchase Act, and the Inclusionary Zoning program, to name only a few. The city can further enhance the effectiveness of these tools by streamlining and improving the financing and permitting processes and can create strategies like a fast-track permitting system that prioritizes affordable housing in the development pipeline.

The task of closing the affordable housing gap cannot be done by public agencies alone. DC public agencies should use the information presented in this report to start to work together to see how to maximize every dollar of subsidy and financing; find and create new sources of funding for affordable housing production; attract more developers willing to build and preserve affordable housing in DC; and create innovative public-private partnerships that yield the greatest benefits to the city.

Appendix A
Demographic and Housing Profiles

TABLE A.1

Housing Population by Ward, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Total population	605,759	75,794	75,544	79,934	77,109	75,609	78,755	67,991	75,024
Persons per square mile (2008–12)	9,923	30,754	11,792	7,650	8,689	7,414	14,089	8,075	8,659
Total households	261,192	33,456	37,999	38,119	29,403	29,896	37,209	27,524	27,586
Household composition									
Family households (2 or more related persons)	42%	32%	23%	40%	56%	46%	39%	52%	58%
Family households: married couple, kids under 18	8%	6%	6%	13%	15%	7%	8%	6%	6%
Family households: Married couple, no kids	14%	12%	13%	22%	18%	11%	15%	9%	7%
Family households: Male head, kids under 18	2%	2%	0%	1%	3%	2%	2%	2%	3%
Family households: Male head, no kids	2%	2%	1%	1%	2%	3%	2%	3%	2%
Family households: Female head, kids under 18	10%	6%	1%	2%	9%	13%	7%	22%	28%
Family households: Female head, no kids	6%	4%	1%	2%	10%	9%	5%	10%	11%
Nonfamily households	58%	68%	77%	60%	44%	54%	61%	48%	42%
Householder living alone	46%	48%	61%	47%	35%	46%	47%	45%	37%
65 years and over	10%	6%	9%	12%	11%	14%	9%	14%	8%

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Household composition by age									
Households with one or more persons under 18 years	20%	15%	7%	16%	27%	23%	17%	30%	38%
Households with one or more persons 65 years or older	20%	13%	14%	24%	30%	27%	17%	26%	16%
Household size (persons)									
Households 1-person	46%	48%	61%	47%	35%	46%	47%	45%	37%
Households 2-person	29%	32%	28%	33%	31%	25%	32%	26%	26%
Households 3-person	12%	9%	7%	9%	15%	14%	12%	14%	16%
Households 4-person+	13%	11%	4%	10%	19%	15%	9%	16%	21%
Age of head of household									
Owner occupied	110,853	11,336	13,661	19,378	17,500	14,380	16,986	11,304	6,308
Under 24 years	0%	0%	2%	1%	0%	0%	0%	0%	0%
25–34 years	13%	21%	19%	7%	8%	11%	18%	8%	13%
35–64 years	60%	65%	57%	61%	58%	59%	63%	58%	60%
65 years and over	27%	14%	22%	31%	34%	29%	19%	34%	27%
Renter occupied	150,339	22,121	24,338	18,741	11,903	15,516	20,223	16,221	21,277
Under 24 years	9%	9%	15%	12%	8%	4%	9%	5%	8%
25 - 34 years	32%	43%	46%	40%	21%	21%	37%	16%	23%
35 - 64 years	46%	39%	32%	35%	57%	54%	43%	62%	59%
65 years and over	12%	10%	7%	13%	14%	20%	12%	17%	10%
Average household size	2.26	2.21	1.69	2.06	2.62	2.36	2.10	2.40	2.64
Female headed household with child under 6 years	5,187	443	116	104	486	823	450	1,023	1,742

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Race and ethnicity, 2008-2012									
Population	605,759	75,794	75,544	79,934	77,109	75,609	78,755	67,991	75,024
Black non-Hispanic	50%	32%	10%	5%	59%	76%	39%	95%	94%
White non-Hispanic	35%	40%	69%	77%	19%	13%	48%	2%	4%
Hispanic	9%	22%	9%	8%	18%	7%	5%	2%	1%
Asian/P.I. non-Hispanic	4%	5%	9%	6%	2%	1%	5%	0%	0%
Other	2%	2%	3%	4%	3%	2%	2%	1%	1%
Age, 2008-2012									
Population	605,759	75,794	75,544	79,934	77,109	75,609	78,755	67,991	75,024
Children under 18 years	17%	12%	6%	13%	20%	18%	14%	25%	30%
18–64 years	71%	81%	86%	71%	65%	68%	76%	62%	62%
65+ years	11%	7%	9%	16%	15%	14%	10%	13%	7%
Median age	35	31	31	37	40	38	35	38	30

Household Income, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Less than $10,000	10%	9%	8%	6%	8%	13%	8%	15%	21%
$10,000 to $24,999	12%	10%	7%	5%	12%	16%	10%	21%	21%
$25,000 to $34,999	7%	6%	5%	4%	9%	9%	6%	10%	12%
$35,000 to $49,999	11%	11%	9%	8%	13%	11%	9%	15%	15%
$50,000 to $75,999	15%	16%	14%	15%	14%	18%	11%	17%	14%
$75,000 to $99,999	11%	13%	12%	11%	10%	12%	13%	10%	8%
$100,000 and above	33%	35%	46%	52%	33%	22%	43%	13%	9%
Additional sources of household income									
Households with retirement income	15%	7%	9%	17%	22%	20%	13%	22%	13%
Households with Supplemental Security income	5%	3%	1%	1%	4%	7%	5%	10%	12%
Households with TANF/welfare income	4%	3%	1%	1%	2%	5%	3%	9%	14%
Households with SNAP/food stamp benefits	14%	9%	2%	1%	11%	19%	11%	28%	38%
Geographic mobility over past year by poverty status									
Population 1 year and over for whom poverty status is determined	565,127	70,819	63,159	73,279	75,531	70,460	76,400	64,142	71,337
Below 100 percent of poverty level	103,979	10,124	8,707	6,087	10,163	14,869	10,902	16,495	26,632
Moved within DC	16%	15%	17%	18%	15%	12%	11%	13%	21%
Moved from different state	9%	8%	26%	25%	5%	8%	10%	4%	4%
Moved from abroad	2%	4%	5%	7%	1%	1%	2%	0%	0%
100 to 149 percent of poverty level	41,699	5,891	2,999	1,532	6,224	6,214	4,796	6,447	7,596
Moved within DC	11%	9%	10%	16%	11%	11%	11%	10%	13%
Moved from different state	7%	8%	13%	23%	6%	4%	11%	1%	5%
Moved from abroad	2%	2%	6%	5%	1%	0%	2%	1%	0%
Above 149 percent of poverty level	419,449	54,804	51,453	65,659	59,144	49,378	60,702	41,200	37,109
Moved within DC	8%	11%	10%	6%	5%	7%	10%	6%	10%
Moved from different state	7%	9%	11%	7%	4%	5%	9%	4%	6%
Moved from abroad	1%	2%	3%	1%	1%	0%	1%	1%	0%

Employment Status, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Population 16 years and over	513,352	67,337	71,609	70,266	63,534	63,472	68,763	53,159	55,213
In civilian labor force	344,830	52,793	48,460	48,448	42,879	40,064	51,593	30,537	30,055
Employed	89%	93%	96%	96%	89%	84%	92%	80%	76%
Unemployed	11%	7%	4%	4%	11%	16%	8%	20%	24%
Unemployment rate	11%	7%	4%	4%	11%	16%	8%	20%	24%

TABLE A.4

Educational Attainment, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Population 25 years and over	417,432	55,133	51,327	57,329	55,384	52,354	59,843	44,317	41,746
Without HS diploma	11%	13%	5%	2%	14%	15%	8%	17%	19%
HS diploma or GED only	33%	23%	12%	11%	38%	48%	25%	61%	64%
Associates degree	3%	2%	2%	2%	4%	4%	3%	4%	4%
Bachelor's degree	23%	29%	30%	31%	20%	16%	29%	11%	8%
Graduate degree	29%	32%	49%	53%	23%	15%	35%	6%	5%

Disability Status, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Total civilian noninstitutionalized population	594,942	75,392	74,880	78,660	76,620	74,494	77,425	65,062	72,409
Population under 5 years with disability	366	73	52.458	0	37	105.181	29.361	54	15
With a hearing difficulty	81%	55%	77%	0%	32%	100%	100%	100%	100%
With a vision difficulty	27%	45%	23%	0%	68%	24%	6%	0%	0%
Population 5–17 with disability	5,065	223	20	245	511	639	462	1,193	1,773
With a hearing difficulty	10%	36%	38%	4%	8%	9%	20%	8%	6%
With a vision difficulty	13%	51%	38%	0%	8%	25%	15%	7%	10%
With a cognitive difficulty	81%	78%	85%	70%	70%	81%	81%	89%	81%
With an ambulatory difficulty	13%	29%	38%	9%	6%	14%	22%	9%	15%
With a self-care difficulty	14%	40%	53%	22%	28%	15%	27%	4%	7%
Population 18–64 years with disability	38,352	3,805	1,977	1,971	4,541	6,045	5,212	6,810	7,991
With a hearing difficulty	14%	15%	16%	21%	16%	16%	17%	11%	10%
With a vision difficulty	20%	20%	24%	22%	19%	18%	19%	18%	22%
With a cognitive difficulty	47%	45%	49%	45%	45%	53%	46%	44%	49%
With an ambulatory difficulty	51%	46%	45%	29%	53%	50%	49%	55%	59%
With a self-care difficulty	16%	21%	12%	10%	16%	18%	17%	15%	16%
Population 65 years or older with disability	23,503	1,951	1,724	2,957	4,113	3,783	3,035	3,731	2,208
With a hearing difficulty	26%	26%	40%	39%	26%	19%	28%	19%	23%
With a vision difficulty	23%	30%	20%	22%	20%	18%	27%	25%	21%
With a cognitive difficulty	27%	24%	28%	26%	30%	29%	26%	29%	22%
With an ambulatory difficulty	70%	60%	71%	62%	65%	72%	75%	72%	84%
With a self-care difficulty	25%	24%	24%	26%	26%	24%	25%	26%	22%

Housing Population by Cluster 1–13, 2008–12

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Population	17,733	48,185	13,229	19,489	15,805	17,576	23,486	12,895	11,819	12,508	12,269	16,686	19,100
Persons per square mile (2008–12)	22,982	35,028	20,435	11,933	35,715	21,498	31,696	12,938	9,198	5,097	7,684	7,669	5,264
Households	10,655	19,053	5,488	6,753	6,571	10,974	13,117	7,106	7,074	4,905	4,725	9,184	6,777
Family households (2 or more related persons)	25%	38%	27%	41%	18%	17%	25%	24%	30%	63%	66%	33%	55%
Family households: Married couple, kids under 18	5%	7%	8%	14%	2%	4%	5%	3%	3%	29%	22%	9%	21%
Family households: Married couple, no kids	15%	11%	10%	23%	12%	10%	10%	12%	12%	29%	31%	20%	27%
Family households: Male head, kids under 18	1%	3%	2%	1%	0%	0%	1%	0%	1%	0%	2%	0%	2%
Family households: Male head, no kids	2%	3%	1%	0%	2%	0%	2%	0%	2%	1%	1%	1%	0%
Family households: Female head, kids under 18	1%	10%	2%	3%	0%	1%	4%	6%	7%	2%	4%	1%	2%
Family households: Female head, no kids	2%	4%	4%	0%	1%	1%	4%	3%	6%	2%	7%	1%	3%
Nonfamily households	75%	62%	73%	59%	82%	83%	75%	76%	70%	37%	34%	67%	45%
Householder living alone	58%	43%	48%	41%	70%	64%	56%	64%	62%	31%	26%	51%	37%
65 years and over	6%	6%	8%	9%	17%	5%	7%	10%	15%	13%	12%	13%	14%

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Household composition by age													
Households with one or more persons under 18 years	7%	20%	12%	18%	2%	5%	10%	9%	10%	31%	28%	11%	25%
Households with one or more persons 65 years or older	11%	13%	15%	22%	22%	7%	11%	13%	23%	33%	31%	23%	32%
Household size (persons)													
Households 1-person	58%	43%	48%	41%	70%	64%	56%	64%	62%	31%	26%	51%	37%
Households 2-person	32%	30%	34%	35%	23%	27%	32%	26%	25%	32%	40%	35%	35%
Households 3-person	6%	11%	10%	13%	5%	6%	7%	7%	10%	14%	13%	6%	12%
Households 4-person+	4%	15%	8%	12%	2%	2%	5%	3%	3%	23%	20%	7%	16%
Age of head of household													
Owner occupied	4,031	5,983	2,240	3,797	2,062	3,390	4,201	2,009	3,058	3,594	3,645	3,339	4,528
Under 24 years	0%	0%	2%	1%	4%	0%	1%	3%	0%	0%	0%	0%	0%
25 - 34 years	16%	22%	22%	11%	17%	22%	26%	39%	13%	4%	7%	6%	4%
35 - 64 years	66%	63%	68%	59%	37%	65%	64%	44%	58%	68%	68%	56%	62%
65 years and over	18%	15%	9%	29%	42%	12%	9%	14%	29%	29%	25%	38%	34%
Renter occupied	6,624	13,070	3,248	2,956	4,509	7,583	8,916	5,097	4,016	1,311	1,080	5,845	2,250
Under 24 years	7%	9%	9%	16%	30%	14%	7%	13%	8%	6%	12%	11%	14%
25 - 34 years	50%	40%	38%	40%	35%	58%	42%	39%	24%	21%	34%	43%	24%
35 - 64 years	37%	41%	35%	38%	23%	24%	41%	36%	54%	44%	22%	33%	43%
65 years and over	6%	9%	17%	7%	12%	3%	10%	13%	15%	29%	32%	13%	19%

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Average household size	1.68	2.43	2.07	2.13	1.56	1.56	1.81	1.66	1.70	2.59	2.48	1.89	2.28
Female headed household with child under 6 years	40	388	16	72	0	0	107	199	30	28	0	40	17
Race and ethnicity, 2008–12													
Population	17,733	48,185	13,229	19,489	15,805	17,576	23,486	12,895	11,819	12,508	12,269	16,686	19,100
Black non-Hispanic	11%	36%	41%	3%	9%	6%	29%	37%	48%	12%	4%	5%	5%
White non-Hispanic	67%	30%	44%	83%	67%	74%	47%	44%	37%	76%	80%	75%	79%
Hispanic	12%	28%	9%	5%	7%	8%	16%	7%	6%	5%	4%	9%	8%
Asian/P.I. non-Hispanic	7%	4%	4%	6%	14%	9%	5%	10%	7%	3%	7%	9%	4%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Age, 2008–12													
Population	17,733	48,185	13,229	19,489	15,805	17,576	23,486	12,895	11,819	12,508	12,269	16,686	19,100
Children under 18 years	6%	15%	7%	11%	2%	5%	8%	9%	10%	24%	20%	10%	16%
18–64 years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
65+ years	9%	7%	7%	10%	10%	6%	7%	10%	16%	18%	17%	17%	15%
Median age	36	31	30	30	25	32	34	31	42	44	42	35	33

Housing Population by Cluster 14–27, 2008–12

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Population, 2008–12	11,119	12,605	4,287	20,227	39,914	13,913	9,037	18,750	9,210	15,399	11,702	31,158	20,800	6,084
Persons per square mile (2008–12)	16,244	7,214	4,168	10,610	12,693	9,302	7,576	13,913	7,191	12,596	4,988	18,065	13,014	8,149
Household size/composition, 2008–12														
Households	7,195	6,545	1,632	7,975	15,011	4,964	3,535	7,907	3,276	6,139	5,044	13,506	8,133	2,728
Household composition Family households (2 or more related persons)	24%	33%	70%	54%	53%	51%	59%	41%	55%	45%	43%	42%	45%	36%
Family households: Married couple, kids under 18	5%	11%	19%	12%	13%	11%	8%	8%	9%	3%	9%	10%	13%	5%
Family households: Married couple, no kids	16%	20%	34%	17%	13%	13%	22%	9%	17%	6%	10%	15%	23%	14%
Family households: Male head, kids under 18	0%	0%	4%	3%	3%	3%	3%	1%	1%	3%	1%	2%	1%	4%
Family households: Male head, no kids	1%	0%	2%	2%	2%	3%	4%	3%	1%	3%	3%	2%	1%	0%
Family households: Female head, kids under 18	1%	1%	3%	9%	11%	12%	12%	12%	19%	18%	9%	8%	3%	9%
Family households: Female head, no kids	1%	1%	9%	11%	10%	10%	10%	8%	8%	12%	12%	5%	4%	5%
Nonfamily households	76%	67%	30%	46%	47%	49%	41%	59%	45%	55%	57%	58%	55%	64%
Householder living alone	66%	50%	26%	39%	37%	44%	37%	47%	40%	45%	51%	40%	40%	47%
65 years and over	12%	8%	8%	10%	10%	18%	17%	11%	9%	8%	24%	6%	6%	14%
Household composition by age Households with one or more persons under 18 years	6%	12%	25%	23%	28%	26%	24%	21%	29%	24%	19%	19%	17%	18%
Households with one or more persons 65 years or older	20%	19%	39%	26%	27%	36%	38%	20%	26%	20%	38%	15%	17%	19%

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Household size (persons)														
Households 1-person	66%	50%	26%	39%	37%	44%	37%	47%	40%	45%	51%	40%	40%	47%
Households 2-person	26%	35%	36%	31%	29%	25%	30%	23%	23%	29%	23%	33%	36%	30%
Households 3-person	5%	7%	17%	14%	15%	15%	15%	17%	13%	13%	13%	14%	13%	15%
Households 4-person+	3%	8%	21%	16%	19%	16%	17%	13%	24%	14%	13%	13%	11%	8%
Age of head of household														
Owner occupied	3,019	2,963	1,447	3,824	8,196	2,643	2,616	3,820	1,888	1,668	3,009	6,959	4,702	860
Under 24 years	1%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	1%
25–34 years	14%	6%	1%	8%	11%	3%	4%	17%	12%	17%	9%	15%	13%	39%
35–64 years	53%	61%	64%	56%	57%	50%	51%	67%	56%	57%	61%	67%	66%	48%
65 years and over	33%	31%	35%	36%	32%	46%	44%	16%	31%	27%	29%	17%	21%	12%
Renter occupied	4,175	3,582	185	4,151	6,815	2,321	919	4,087	1,388	4,471	2,035	6,547	3,431	1,868
Under 24 years	15%	10%	0%	8%	7%	8%	2%	7%	6%	2%	0%	11%	7%	12%
25–34 years	43%	47%	5%	19%	23%	29%	16%	30%	14%	19%	10%	43%	46%	27%
35–64 years	32%	37%	82%	60%	57%	45%	70%	45%	68%	67%	43%	38%	42%	41%
65 years and over	9%	7%	14%	13%	13%	17%	11%	19%	11%	12%	46%	9%	5%	20%
Average household size	1.58	1.88	2.58	2.50	2.69	2.41	2.48	2.27	2.67	2.33	2.28	2.28	2.15	2.21
Female headed household with child under 6 years	14	0	0	176	274	172	67	197	122	126	150	123	27	26

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Race and ethnicity, 2008–12														
Population	11,119	12,605	4,287	20,227	39,914	13,913	9,037	18,750	9,210	15,399	11,702	31,158	20,800	6,084
Black non-Hispanic	5%	5%	69%	68%	60%	73%	81%	68%	78%	82%	87%	40%	32%	50%
White non-Hispanic	74%	76%	21%	9%	13%	12%	10%	19%	13%	8%	6%	50%	58%	40%
Hispanic	9%	9%	6%	20%	23%	12%	7%	9%	5%	5%	5%	5%	5%	3%
Asian/P.I. non-Hispanic	8%	6%	0%	1%	2%	2%	1%	1%	3%	1%	0%	3%	3%	4%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Age, 2008–12														
Population	11,119	12,605	4,287	20,227	39,914	13,913	9,037	18,750	9,210	15,399	11,702	31,158	20,800	6,084
Children under 18 years	6%	11%	21%	18%	20%	19%	15%	17%	23%	20%	17%	15%	11%	18%
18–64 years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
65+ years	16%	16%	23%	14%	13%	16%	22%	10%	13%	10%	21%	8%	10%	9%
Median age	37	40	50	39	38	36	46	34	37	36	46	33	36	31

Housing Population by Clusters 28–39 and Noncluster Area, 2008–12

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Population, 2008–12	5,020	2,715	5,702	14,683	13,129	13,762	14,619	7,082	8,057	8,170	10,584	30,488	6,763
Persons per square mile (2008–12)	10,253	3,701	7,181	10,776	11,887	12,775	6,515	7,070	21,208	9,595	17,783	11,279	919
Household size/composition, 2008–12													
Households	1,829	773	2,657	5,221	5,739	5,492	6,591	3,701	2,695	2,916	3,866	11,644	2,097
Household composition													
Family households (2 or more related persons)	60%	77%	50%	57%	47%	57%	50%	42%	59%	68%	63%	56%	51%
Family households: Married Couple, kids under 18	4%	14%	2%	7%	5%	8%	6%	4%	5%	5%	6%	4%	21%
Family households: Married Couple, no kids	9%	12%	7%	7%	6%	9%	14%	13%	5%	7%	3%	7%	12%
Family households: Male head, kids under 18	3%	1%	2%	1%	3%	3%	2%	2%	3%	5%	3%	3%	3%
Family households: Male head, no kids	2%	1%	3%	6%	1%	2%	2%	2%	1%	4%	2%	3%	0%
Family households: Female head, kids under 18	31%	35%	29%	27%	22%	24%	15%	11%	32%	37%	35%	26%	12%
Family households: Female head, no kids	11%	14%	8%	9%	10%	10%	11%	9%	13%	10%	13%	12%	2%
Nonfamily households	40%	23%	50%	43%	53%	43%	50%	58%	41%	32%	37%	44%	49%
Householder living alone	36%	21%	48%	40%	47%	40%	46%	54%	39%	30%	34%	39%	39%
65 years and over	8%	14%	9%	16%	13%	12%	11%	15%	7%	6%	8%	8%	17%
Household composition by age													
Households with one or more persons under 18 years	39%	51%	32%	36%	30%	37%	23%	18%	40%	47%	45%	34%	36%
Households with one or more persons 65 years or older	18%	26%	19%	29%	24%	25%	28%	29%	11%	16%	13%	17%	19%
Household size (persons)													
Households 1-person	36%	21%	48%	40%	47%	40%	46%	54%	39%	30%	34%	39%	39%
Households 2-person	24%	30%	27%	23%	26%	26%	29%	25%	24%	29%	26%	27%	23%
Households 3-person	22%	12%	11%	14%	12%	16%	12%	13%	11%	18%	17%	15%	18%
Households 4-person+	18%	37%	14%	24%	15%	18%	13%	8%	26%	23%	23%	19%	20%

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Age of head of household													
Owner occupied	425	333	668	2,004	1,932	2,293	3,293	1,559	414	493	663	2,951	333
Under 24 years	0%	0%	1%	0%	1%	0%	0%	0%	4%	0%	0%	0%	0%
25–34 years	22%	2%	2%	4%	7%	12%	5%	12%	20%	10%	19%	13%	12%
35–64 years	35%	65%	63%	64%	61%	52%	60%	51%	64%	55%	70%	60%	69%
65 years and over	43%	34%	34%	32%	32%	36%	34%	37%	12%	34%	10%	27%	19%
Renter occupied	1,404	440	1,989	3,217	3,807	3,199	3,298	2,142	2,281	2,423	3,203	8,692	1,764
Under 24 years	11%	5%	9%	3%	6%	8%	3%	4%	9%	8%	8%	8%	14%
25–34 years	23%	11%	16%	20%	15%	16%	17%	13%	19%	29%	22%	21%	29%
35–64 years	59%	70%	60%	56%	63%	64%	64%	65%	63%	55%	58%	60%	39%
65 years and over	7%	14%	14%	21%	17%	11%	16%	18%	9%	8%	12%	11%	18%
Average household size	2.72	3.47	2.17	2.76	2.29	2.50	2.23	1.92	2.79	2.82	2.73	2.55	2.57
Female headed household with child under 6 years	196	40	204	155	275	267	242	9	191	238	271	612	76
Race and ethnicity, 2008–12													
Population	5,020	2,715	5,702	14,683	13,129	13,762	14,619	7,082	8,057	8,170	10,584	30,488	6,763
Black non-Hispanic	99%	99%	99%	95%	97%	96%	95%	90%	99%	97%	98%	96%	47%
White non-Hispanic	1%	0%	1%	1%	0%	1%	2%	5%	1%	0%	0%	1%	39%
Hispanic	0%	0%	0%	3%	2%	1%	1%	4%	0%	2%	1%	1%	8%
Asian/P.I. non-Hispanic	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	2%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Age, 2008–12													
Population	5,020	2,715	5,702	14,683	13,129	13,762	14,619	7,082	8,057	8,170	10,584	30,488	6,763
Children under 18 years	32%	43%	27%	30%	26%	29%	18%	14%	31%	37%	37%	29%	23%
18–64 years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
65+ years	8%	9%	12%	13%	12%	12%	17%	19%	4%	7%	5%	8%	9%
Median age	28	26	36	34	38	34	45	47	26	27	27	31	31

Household Income by Clusters 1–13, 2008–12

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Households	261,192	10,655	19,053	5,488	6,753	6,571	10,974	13,117	7,106	7,074	4,905	4,725	9,184	6,777
Less than $10,000	10%	5%	11%	9%	6%	18%	8%	6%	12%	9%	5%	2%	5%	7%
$10,000 to $24,999	12%	5%	12%	10%	5%	10%	5%	11%	10%	11%	6%	3%	4%	4%
$25,000 to $34,999	7%	3%	7%	5%	4%	3%	5%	6%	6%	5%	3%	2%	4%	5%
$35,000 to $49,999	11%	8%	12%	10%	7%	8%	9%	12%	11%	10%	5%	6%	9%	3%
$50,000 to $75,999	15%	17%	16%	11%	12%	12%	17%	13%	9%	15%	9%	8%	21%	10%
$75,000 to $99,999	11%	17%	12%	11%	8%	12%	14%	10%	12%	16%	8%	9%	12%	7%
$100,000 and above	33%	44%	30%	44%	58%	37%	42%	42%	40%	33%	64%	69%	46%	64%
Additional sources of household income														
Households with retirement income	15%	6%	8%	9%	12%	16%	6%	6%	8%	16%	24%	24%	18%	20%
Households with Supplemental Security income	5%	2%	4%	3%	0%	0%	1%	3%	4%	6%	3%	2%	1%	1%
Households with TANF/welfare income	4%	1%	4%	1%	1%	0%	0%	1%	4%	3%	1%	0%	1%	1%
Households with SNAP/food stamp benefits	14%	3%	13%	6%	1%	2%	2%	6%	15%	10%	4%	0%	2%	1%
Geographic mobility over past year by poverty status														
Population 1 year and over for whom poverty status is determined	565,127	17,555	45,638	10,774	14,150	9,389	17,241	23,278	12,261	11,680	12,237	11,412	16,395	14,888
Below 100 percent of poverty level	103,979	1,118	7,533	1,673	1,701	2,484	1,988	2,946	2,540	1,499	718	577	1,335	1,492
Moved within DC	16%	18%	14%	14%	18%	19%	18%	7%	19%	6%	9%	15%	25%	18%
Moved from different state	9%	11%	6%	12%	19%	38%	30%	16%	17%	2%	9%	19%	18%	27%
Moved from abroad	2%	15%	3%	2%	5%	9%	4%	3%	0%	1%	16%	19%	4%	3%
100 to 149 percent of poverty level	41,699	606	4,964	365	487	291	710	1,718	1,100	768	144	244	297	190
Moved within DC	11%	0%	9%	18%	11%	7%	5%	10%	12%	5%	0%	6%	19%	0%
Moved from different state	7%	19%	7%	0%	20%	25%	17%	7%	6%	8%	28%	37%	18%	27%
Moved from abroad	2%	6%	1%	0%	7%	0%	7%	4%	2%	1%	0%	0%	7%	0%

TABLE A.9 CONTINUED

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Above 149 percent of poverty level	419,449	15,831	33,141	8,736	11,962	6,614	14,543	18,614	8,621	9,413	11,375	10,591	14,764	13,206
Moved within DC	8%	11%	11%	10%	9%	9%	12%	10%	12%	6%	2%	5%	7%	6%
Moved from different state	7%	10%	9%	11%	7%	12%	11%	7%	16%	10%	6%	5%	10%	4%
Moved from abroad	1%	2%	2%	1%	3%	3%	4%	2%	2%	0%	2%	1%	1%	1%

TABLE A.10

Employment Status by Clusters 1–13, 2008–12

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Population 16 years and over	513,352	16,656	41,390	12,318	17,598	15,637	16,711	21,658	11,838	10,840	9,696	9,957	15,113	16,451
In civilian labor force	344,830	14,141	32,148	8,792	10,112	7,188	13,709	17,256	8,553	7,875	6,399	6,692	11,578	8,495
Employed	89%	94%	92%	92%	96%	96%	97%	95%	90%	93%	97%	98%	97%	93%
Unemployed	11%	6%	8%	8%	4%	4%	3%	5%	10%	7%	3%	2%	3%	7%
Unemployment rate	11%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE A.11

Educational Attainment by Clusters 1–13, 2008–12

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Population 25 years and over	417,432	15,520	33,408	8,982	10,530	6,827	14,444	19,286	9,846	9,629	8,949	8,448	13,303	10,792
Without HS diploma	11%	3%	17%	13%	2%	1%	2%	11%	12%	6%	4%	2%	1%	1%
HS diploma or GED only	33%	13%	28%	15%	9%	11%	9%	20%	21%	28%	10%	10%	10%	10%
Associates degree	3%	1%	2%	1%	1%	1%	1%	4%	3%	3%	3%	1%	2%	2%
Bachelor's degree	23%	36%	23%	35%	34%	33%	32%	25%	27%	27%	31%	29%	30%	33%
Graduate degree	29%	46%	25%	35%	53%	53%	54%	37%	36%	35%	53%	57%	57%	54%

Household Income by Clusters 14–27, 2008-2012

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Households	7,195	6,545	1,632	7,975	15,011	4,964	3,535	7,907	3,276	6,139	5,044	13,506	8,133	2,728
Less than $10,000	8%	4%	1%	8%	9%	10%	6%	11%	11%	19%	13%	7%	3%	15%
$10,000 to $24,999	5%	5%	8%	14%	14%	16%	8%	11%	16%	26%	15%	10%	5%	10%
$25,000 to $34,999	7%	4%	3%	11%	11%	6%	11%	9%	5%	11%	8%	6%	3%	8%
$35,000 to $49,999	10%	9%	3%	15%	14%	17%	11%	11%	12%	10%	9%	8%	7%	8%
$50,000 to $75,999	20%	14%	13%	16%	15%	18%	23%	15%	18%	16%	17%	11%	12%	9%
$75,000 to $99,999	13%	11%	12%	10%	10%	14%	17%	12%	11%	8%	12%	14%	11%	12%
$100,000 and above	37%	53%	61%	26%	27%	18%	25%	29%	26%	9%	26%	43%	59%	38%
Additional sources of household income														
Households with retirement income	13%	14%	29%	20%	18%	30%	37%	11%	18%	15%	27%	11%	16%	10%
Households with Supplemental Security income	0%	1%	4%	4%	5%	3%	3%	7%	10%	11%	8%	5%	2%	12%
Households with TANF/welfare income	0%	1%	2%	2%	3%	3%	1%	4%	8%	8%	5%	2%	2%	6%
Households with SNAP/food stamp benefits	1%	2%	2%	12%	12%	14%	10%	18%	22%	30%	18%	10%	6%	17%
Geographic mobility over past year by poverty status														
Population 1 year and over for whom poverty status is determined	10,958	11,934	4,236	19,570	39,209	11,922	8,632	18,032	8,932	14,437	11,317	30,148	17,443	5,886
Below 100 percent of poverty level	1,106	876	155	2,963	6,207	2,056	931	3,457	1,874	4,887	1,668	4,049	1,156	1,832
Moved within DC	19%	14%	0%	7%	21%	7%	8%	18%	5%	13%	11%	14%	17%	4%
Moved from different state	37%	25%	11%	8%	3%	9%	3%	12%	4%	7%	2%	9%	11%	12%
Moved from abroad	5%	10%	0%	1%	1%	0%	5%	1%	0%	0%	1%	4%	3%	0%
100 to 149 percent of poverty level	225	360	55	2,473	3,346	1,195	726	1,245	626	1,453	1,151	2,057	488	391
Moved within DC	46%	12%	0%	6%	16%	21%	15%	5%	2%	10%	9%	18%	4%	2%
Moved from different state	14%	24%	0%	4%	7%	3%	0%	10%	6%	2%	1%	11%	10%	29%
Moved from abroad	0%	17%	0%	1%	1%	0%	0%	1%	0%	1%	0%	3%	6%	0%

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Above 149 percent of poverty level	9,627	10,697	4,026	14,133	29,656	8,671	6,975	13,330	6,432	8,097	8,498	24,042	15,799	3,663
Moved within DC	11%	5%	1%	5%	8%	6%	4%	8%	6%	13%	4%	11%	8%	18%
Moved from different state	6%	10%	2%	5%	4%	3%	2%	6%	5%	6%	7%	10%	7%	10%
Moved from abroad	1%	2%	0%	0%	0%	0%	0%	1%	0%	1%	0%	2%	1%	1%

TABLE A. 13

Employment Status by Clusters 14–27, 2008–12

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Population 16 years and over	10,516	11,362	3,498	16,976	33,064	11,552	7,861	15,919	7,322	12,705	9,913	26,877	18,530	5,150
In civilian labor force	8,153	8,394	2,256	11,672	22,857	6,449	4,670	11,537	4,620	8,028	5,988	20,803	12,130	3,582
Employed	96%	97%	93%	88%	87%	90%	84%	87%	87%	79%	78%	92%	96%	89%
Unemployed	4%	3%	7%	12%	13%	10%	16%	13%	13%	21%	22%	8%	4%	11%
Unemployment rate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE A. 14

Education Attainment by Clusters 14–27, 2008–12

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Population 25 years and over	8,994	9,953	3,216	14,702	28,287	8,539	7,009	13,177	6,159	10,319	9,017	23,214	16,395	4,120
Without HS diploma	2%	2%	4%	15%	17%	14%	10%	14%	14%	25%	14%	8%	8%	12%
HS diploma or GED only	13%	12%	19%	42%	43%	49%	48%	39%	48%	54%	53%	25%	24%	26%
Associates degree	2%	1%	3%	5%	4%	4%	5%	4%	5%	2%	5%	3%	2%	2%
Bachelor's degree	34%	29%	23%	17%	19%	17%	20%	21%	14%	11%	15%	30%	27%	28%
Graduate degree	47%	55%	50%	19%	17%	13%	17%	21%	17%	7%	12%	33%	39%	30%

Household Income by Clusters 28–39 and Noncluster Area, 2008-12

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Households	1,829	773	2,657	5,221	5,739	5,492	6,591	3,701	2,695	2,916	3,866	11,644	2,097
Less than $10,000	20%	20%	17%	20%	16%	16%	13%	7%	30%	23%	21%	20%	11%
$10,000 to $24,999	30%	25%	37%	25%	20%	17%	17%	15%	22%	22%	22%	22%	12%
$25,000 to $34,999	7%	3%	8%	8%	10%	11%	7%	13%	10%	12%	18%	13%	9%
$35,000 to $49,999	15%	13%	9%	16%	19%	15%	17%	14%	17%	17%	13%	14%	12%
$50,000 to $75,999	15%	17%	18%	10%	15%	21%	16%	21%	11%	13%	11%	15%	24%
$75,000 to $99,999	8%	4%	6%	9%	7%	10%	14%	11%	4%	5%	5%	8%	14%
$100,000 and above	4%	18%	4%	13%	12%	10%	16%	19%	6%	8%	9%	8%	17%
Additional sources of household income													
Households with retirement income	10%	16%	14%	20%	22%	19%	25%	26%	10%	14%	9%	14%	14%
Households with Supplemental Security income	10%	14%	13%	13%	11%	8%	11%	5%	13%	13%	15%	13%	2%
Households with TANF/welfare income	19%	24%	12%	13%	10%	11%	4%	4%	18%	19%	18%	12%	5%
Households with SNAP/food stamp benefits	36%	44%	37%	32%	29%	32%	25%	14%	39%	51%	45%	36%	12%
Geographic mobility over past year by poverty status													
Population 1 year and over for whom poverty status is determined	4,843	2,703	5,672	14,129	12,829	13,585	14,299	7,074	7,281	7,950	10,492	29,003	5,713
Below 100 percent of poverty level	2,262	1,159	2,080	4,362	3,083	3,478	2,734	937	3,586	3,078	4,049	11,037	1,313
Moved within DC	37%	13%	20%	7%	18%	12%	19%	8%	24%	21%	14%	19%	17%
Moved from different state	2%	1%	3%	4%	3%	7%	1%	3%	2%	1%	2%	5%	24%
Moved from abroad	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%
100 to 149 percent of poverty level	511	269	952	1,773	1,208	1,338	935	392	1,028	1,256	1,007	2,769	586
Moved within DC	2%	0%	9%	3%	32%	5%	9%	0%	3%	14%	13%	17%	13%
Moved from different state	29%	0%	2%	0%	0%	2%	2%	0%	0%	2%	1%	5%	9%
Moved from abroad	0%	0%	0%	2%	0%	0%	2%	0%	0%	0%	0%	0%	5%

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Above 149 percent of poverty level	2,070	1,275	2,640	7,994	8,538	8,769	10,630	5,745	2,668	3,615	5,435	15,198	3,814
Moved within DC	19%	2%	4%	11%	7%	7%	8%	4%	4%	12%	11%	9%	6%
Moved from different state	4%	7%	7%	3%	2%	3%	5%	6%	2%	4%	8%	4%	18%
Moved from abroad	0%	0%	0%	1%	1%	1%	1%	0%	0%	0%	0%	0%	1%

TABLE A.16

Employment Status by Clusters

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Population 16 years and over	3,563	1,733	4,416	10,798	10,104	10,214	12,405	6,146	6,046	5,541	7,147	22,796	5,336
In civilian labor force	1,873	954	2,779	5,870	6,183	6,556	7,221	4,010	2,605	3,207	3,740	13,605	2,149
Employed	81%	69%	70%	77%	80%	80%	80%	91%	74%	77%	82%	73%	89%
Unemployed	19%	31%	30%	23%	20%	20%	20%	9%	26%	23%	18%	27%	11%
Unemployment rate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE A.17

Educational Attainment by Clusters 28–39 and Noncluster Area, 2008–12

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Population 25 years and over	2,739	1,406	3,605	8,566	8,327	8,426	10,710	5,599	4,095	4,147	5,508	17,652	3,587
Without HS diploma	23%	28%	20%	20%	15%	16%	15%	9%	22%	21%	21%	18%	8%
HS diploma or GED only	65%	45%	64%	63%	64%	66%	60%	55%	65%	67%	63%	65%	49%
Associates degree	1%	3%	4%	3%	6%	3%	5%	5%	4%	3%	3%	3%	8%
Bachelor's degree	5%	15%	8%	9%	10%	8%	11%	18%	6%	5%	7%	8%	18%
Graduate degree	5%	8%	3%	5%	4%	6%	8%	12%	2%	2%	4%	5%	18%

Disability Status by Clusters 1–13, 2008–12

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13
Total civilian noninstitutionalized population	594,942	17,663	47,872	13,166	19,447	15,396	17,523	23,198	12,623	11,685	12,335	12,114	16,564	19,007
Population under 5 years with disability	366	0	63	10	0	17	24	15	9	0	0	0	0	0
With a hearing difficulty	81%	0%	48%	100%	0%	100%	87%	100%	0%	0%	0%	0%	0%	0%
With a vision difficulty	27%	0%	52%	0%	0%	0%	13%	0%	100%	0%	0%	0%	0%	0%
Population 5–17 with disability	5,065	46	177	n/a	25	n/a	n/a	61	24	86	166	58	62	18
With a hearing difficulty	10%	100%	20%	0%	0%	0%	0%	100%	0%	0%	8%	0%	0%	22%
With a vision difficulty	13%	100%	38%	0%	0%	0%	0%	85%	0%	0%	0%	0%	0%	0%
With a cognitive difficulty	81%	100%	72%	0%	88%	0%	0%	85%	100%	100%	43%	100%	39%	100%
With an ambulatory difficulty	13%	100%	11%	0%	0%	0%	0%	85%	0%	21%	5%	0%	0%	0%
With a self-care difficulty	14%	100%	25%	0%	12%	0%	0%	85%	0%	21%	48%	0%	61%	0%
Population 18–64 years with disability	38,352	670	2,567	620	292	298	416	1,206	889	922	316	185	349	744
With a hearing difficulty	14%	16%	15%	16%	30%	16%	12%	17%	14%	18%	28%	36%	15%	20%
With a vision difficulty	20%	13%	22%	16%	28%	37%	22%	28%	16%	22%	12%	9%	17%	36%
With a cognitive difficulty	47%	29%	47%	54%	24%	38%	38%	58%	53%	48%	34%	45%	35%	53%
With an ambulatory difficulty	51%	39%	49%	41%	32%	31%	55%	48%	59%	48%	37%	14%	52%	23%
With a self-care difficulty	16%	34%	18%	23%	10%	9%	19%	15%	18%	24%	5%	21%	6%	9%
Population 65 years or older with disability	23,503	484	1,222	446	384	344	256	759	558	666	724	541	727	711
With a hearing difficulty	26%	52%	15%	31%	52%	48%	35%	35%	11%	43%	39%	29%	47%	50%
With a vision difficulty	23%	16%	33%	33%	17%	17%	13%	30%	20%	32%	20%	12%	30%	24%
With a cognitive difficulty	27%	16%	28%	25%	26%	25%	13%	33%	28%	29%	29%	46%	26%	22%
With an ambulatory difficulty	70%	50%	69%	52%	56%	66%	64%	74%	86%	68%	60%	69%	65%	54%
With a self-care difficulty	25%	20%	27%	27%	35%	18%	8%	20%	22%	24%	19%	42%	26%	16%

Disability Status by Clusters 14–27, 2008–12

	Cluster 14	Cluster 15	Cluster 16	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27
Total civilian noninstitutionalized population	11,050	12,171	4,272	19,934	39,806	13,874	8,739	18,714	9,078	15,353	11,433	30,822	17,636	5,895
Population under 5 years with disability	0	0	14	12	11	11	52	44	0	0	0	9	6	0
With a hearing difficulty	0%	0%	0%	100%	0%	100%	100%	100%	0%	0%	0%	100%	100%	0%
With a vision difficulty	0%	0%	100%	0%	100%	0%	0%	61%	0%	0%	0%	0%	0%	0%
Population 5–17 with disability	31	37	n/a	34	331	6	28	206	78	298	32	177	78	59
With a hearing difficulty	0%	0%	0%	0%	9%	0%	0%	28%	0%	0%	0%	18%	0%	32%
With a vision difficulty	0%	0%	0%	0%	13%	0%	50%	50%	8%	13%	0%	6%	13%	0%
With a cognitive difficulty	100%	59%	0%	56%	80%	100%	100%	50%	92%	100%	63%	75%	87%	68%
With an ambulatory difficulty	0%	41%	0%	0%	8%	0%	0%	20%	31%	9%	0%	0%	50%	0%
With a self-care difficulty	0%	0%	0%	44%	17%	100%	0%	28%	31%	6%	0%	7%	65%	0%
Population 18–64 years with disability	257	238	103	1,144	2,807	835	376	1,463	887	1,796	882	1,886	1,021	484
With a hearing difficulty	9%	21%	0%	19%	15%	19%	12%	13%	11%	20%	13%	17%	14%	17%
With a vision difficulty	5%	20%	0%	21%	20%	16%	24%	23%	21%	11%	20%	16%	15%	24%
With a cognitive difficulty	57%	38%	88%	45%	44%	48%	40%	58%	55%	53%	51%	40%	47%	37%
With an ambulatory difficulty	21%	29%	0%	50%	57%	38%	49%	57%	52%	49%	56%	44%	50%	56%
With a self-care difficulty	16%	2%	0%	18%	17%	15%	13%	21%	12%	14%	30%	12%	15%	16%
Population 65 years or older with disability	426	281	257	945	2,068	629	456	823	329	792	970	828	543	378
With a hearing difficulty	24%	42%	26%	20%	23%	17%	17%	16%	31%	19%	24%	29%	29%	22%
With a vision difficulty	18%	25%	18%	24%	19%	11%	16%	19%	17%	18%	23%	22%	33%	20%
With a cognitive difficulty	15%	18%	46%	30%	29%	26%	27%	27%	29%	29%	30%	24%	18%	36%
With an ambulatory difficulty	57%	61%	63%	69%	65%	65%	70%	62%	85%	76%	76%	75%	79%	83%
With a self-care difficulty	19%	30%	44%	27%	25%	26%	25%	22%	30%	33%	17%	23%	35%	28%

Disability Status by Clusters 28–39 and Noncluster Area, 2008–12

	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Total civilian noninstitutionalized population	4,999	2,712	5,702	14,435	13,129	13,746	14,554	7,082	7,433	8,149	10,579	29,653	5,400
Population under 5 years with disability	15	0	0	0	0	54	0	0	0	0	0	0	0
With a hearing difficulty	100%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%
With a vision difficulty	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Population 5–17 with disability	119	194	66	256	274	257	182	n/a	387	208	331	616	57
With a hearing difficulty	0%	6%	0%	18%	2%	5%	8%	0%	5%	12%	0%	10%	0%
With a vision difficulty	4%	6%	0%	0%	0%	26%	3%	0%	8%	14%	17%	9%	0%
With a cognitive difficulty	61%	100%	100%	84%	96%	74%	97%	0%	94%	74%	76%	81%	65%
With an ambulatory difficulty	43%	6%	0%	16%	8%	2%	12%	0%	11%	0%	18%	15%	34%
With a self-care difficulty	0%	6%	0%	5%	8%	0%	8%	0%	9%	0%	0%	11%	9%
Population 18–64 years with disability	598	222	917	1,598	1,342	1,164	1,639	684	841	834	1,243	3,317	300
With a hearing difficulty	3%	10%	15%	11%	7%	17%	11%	6%	6%	5%	17%	12%	15%
With a vision difficulty	34%	29%	15%	17%	24%	19%	22%	6%	21%	8%	30%	20%	18%
With a cognitive difficulty	55%	24%	43%	44%	47%	48%	38%	49%	56%	59%	47%	47%	42%
With an ambulatory difficulty	38%	33%	71%	57%	48%	47%	69%	54%	53%	58%	54%	61%	56%
With a self-care difficulty	15%	9%	10%	23%	16%	8%	19%	16%	10%	18%	18%	15%	10%
Population 65 years or older with disability	110	109	395	807	668	605	862	525	170	204	256	1,106	138
With a hearing difficulty	10%	35%	20%	13%	25%	19%	26%	15%	34%	24%	19%	19%	15%
With a vision difficulty	5%	24%	27%	29%	38%	23%	11%	24%	19%	35%	23%	20%	10%
With a cognitive difficulty	10%	12%	46%	36%	33%	10%	24%	36%	24%	34%	32%	13%	39%
With an ambulatory difficulty	85%	94%	88%	62%	64%	66%	79%	84%	84%	90%	83%	81%	93%
With a self-care difficulty	7%	39%	44%	21%	29%	15%	18%	40%	26%	24%	31%	21%	21%

Washington, DC, Housing by Wards

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Total housing units, 2008–12*	296,671	36,977	43,632	41,589	32,118	34,509	42,007	32,656	33,183
Occupied residential units, 2008–12									
All occupied housing units	261,192	33,456	37,999	38,119	29,403	29,896	37,209	27,524	27,586
Rental units	58%	66%	64%	49%	40%	52%	54%	59%	77%
Owner-occupied units	42%	34%	36%	51%	60%	48%	46%	41%	23%
Vacant residential units, 2008–12									
All vacant housing units	35,479	3,521	5,633	3,470	2,715	4,613	4,798	5,132	5,598
Vacancy rate	12%	10%	13%	8%	8%	13%	11%	16%	17%
All rental units	160,762	22,869	26,314	19,956	12,844	17,330	21,085	17,558	22,808
Vacancy rate (rental)	6%	3%	8%	6%	7%	10%	4%	8%	7%
All owner-occupied units	114,311	11,512	14,089	19,643	17,906	14,924	17,846	11,773	6,619
Vacancy rate (owner-occupied)	3%	2%	3%	1%	2%	4%	5%	4%	5%
Property type (units in structure), 2008–12									
Housing units	296,671	36,977	43,632	41,589	32,118	34,509	42,007	32,656	33,183
1, detached	12%	2%	2%	24%	29%	16%	3%	18%	7%
1, attached	26%	23%	13%	11%	35%	35%	38%	30%	25%
2	3%	3%	2%	1%	1%	4%	7%	2%	2%
3 or 4	8%	5%	4%	2%	6%	15%	6%	12%	13%
5 to 9	6%	5%	4%	4%	2%	5%	5%	13%	14%
10 to 19	11%	9%	5%	3%	7%	11%	7%	20%	30%
20 to 49	9%	17%	15%	9%	11%	5%	5%	2%	3%
50 or more	26%	36%	53%	46%	9%	10%	29%	3%	6%
Unit size (bedrooms), 2008–12									
Housing units	296,671	36,977	43,632	41,589	32,118	34,509	42,007	32,656	33,183
Studio	9%	15%	20%	11%	5%	3%	7%	1%	3%
1 bedroom	31%	36%	42%	34%	22%	27%	34%	25%	26%
2 bedrooms	27%	27%	25%	21%	14%	25%	29%	37%	40%
3 bedrooms	21%	12%	7%	15%	35%	33%	21%	28%	24%
4 bedrooms	8%	5%	3%	11%	18%	9%	6%	6%	5%
5 or more bedrooms	4%	4%	2%	8%	7%	3%	2%	1%	2%
Median monthly housing Cost, 2008–12 ($)	1,488	1,453	1,946	2,056	1,584	1,257	1,634	916	975
Median gross monthly rent, 2008–12 ($)	2,342	2,465	2,844	3,091	2,353	1,952	2,581	1,563	1,612
Median monthly owner costs (owner with mortgage), 2008–12 ($)	1,255	1,266	1,668	1,678	1,244	1,058	1,311	858	901

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Gross rent as % of household income in the past 12 months, 2008–12									
Renter-occupied housing units	150,339	22,121	24,338	18,741	11,903	15,516	20,223	16,221	21,277
Less than 10.0 percent	4%	4%	4%	3%	3%	4%	6%	6%	3%
10.0 to 14.9 percent	8%	9%	10%	8%	7%	6%	10%	7%	6%
15.0 to 19.9 percent	12%	14%	13%	14%	11%	10%	13%	9%	9%
20.0 to 24.9 percent	12%	15%	14%	12%	10%	10%	13%	9%	10%
25.0 to 29.9 percent	12%	14%	12%	11%	10%	10%	14%	11%	11%
30.0 to 34.9 percent	8%	8%	8%	8%	8%	8%	9%	7%	8%
35.0 to 39.9 percent	6%	6%	6%	8%	6%	5%	6%	6%	6%
40.0 to 49.9 percent	8%	7%	6%	8%	8%	10%	6%	8%	10%
50.0 percent or more	24%	18%	21%	22%	29%	31%	18%	29%	31%
Not computed	5%	4%	6%	5%	8%	6%	3%	7%	6%

TABLE A.22

Owner-occupied Housing Units with a Mortgage by Ward, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Total units	86,252	9,749	11,056	14,281	13,164	10,870	14,004	8,087	5,041
Less than 10.0 percent	7%	8%	7%	10%	7%	5%	6%	4%	6%
10.0 to 14.9 percent	13%	10%	14%	16%	12%	11%	15%	10%	10%
15.0 to 19.9 percent	17%	19%	18%	17%	19%	14%	19%	15%	14%
20.0 to 24.9 percent	15%	16%	14%	19%	12%	16%	17%	14%	9%
25.0 to 29.9 percent	12%	13%	11%	12%	10%	14%	12%	13%	9%
30.0 to 34.9 percent	8%	8%	10%	6%	8%	8%	8%	10%	9%
35.0 to 39.9 percent	6%	5%	5%	6%	5%	6%	7%	6%	9%
40.0 to 49.9 percent	7%	7%	6%	5%	7%	9%	6%	7%	9%
50.0 percent or more	15%	13%	13%	8%	20%	18%	10%	19%	24%
Not computed	0%	0%	1%	0%	1%	1%	0%	0%	1%

TABLE A.23

Housing Cost Burden, 2008–12

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Paying 30%–50% of income									
Owned	21%	21%	21%	17%	19%	22%	21%	24%	27%
Rented	22%	21%	20%	24%	22%	23%	21%	22%	24%
Paying more than 50% of income									
Owned	15%	13%	13%	8%	20%	18%	10%	19%	24%
Rented	24%	18%	21%	22%	29%	31%	18%	29%	31%

Housing Cost Burden by Income Band (Renters and Owners), 2006–10

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
All households	257,315	32,151	37,366	38,010	29,542	29,795	36,047	27,600	26,799
Extremely low income households (<=30% AMI)	59,090	6,622	6,216	3,578	5,884	8,697	7,349	9,754	11,031
Paying less than 30% of income	19%	17%	11%	7%	16%	20%	27%	21%	21%
Paying 30%–50% of income	16%	17%	10%	3%	20%	18%	15%	21%	18%
Paying 50% or more of income	57%	56%	62%	73%	55%	56%	54%	52%	55%
Very low income households (>30% and <=50% AMI)	32,300	3,477	2,872	2,504	4,825	4,286	3,435	5,298	5,631
Paying less than 30% of income	37%	29%	20%	12%	36%	45%	43%	46%	40%
Paying 30%–50% of income	38%	46%	37%	32%	34%	35%	35%	36%	48%
Paying 50% or more of income	25%	25%	43%	55%	30%	20%	21%	17%	11%
Low income households (>50% and <=80% AMI)	21,110	2,619	2,317	2,313	3,008	2,793	2,152	2,902	2,968
Paying less than 30% of income	57%	58%	31%	31%	58%	65%	55%	77%	72%
Paying 30%–50% of income	29%	30%	40%	45%	23%	24%	35%	21%	22%
Paying 50% or more of income	13%	12%	28%	24%	19%	10%	10%	2%	6%
Middle income households (>80% and <=100% AMI)	22,225	3,049	2,816	3,462	2,340	3,232	2,501	2,896	1,903
Paying less than 30% of income	61%	66%	44%	36%	70%	66%	61%	76%	82%
Paying 30%–50% of income	29%	25%	37%	52%	19%	24%	30%	21%	16%
Paying 50% or more of income	10%	9%	19%	12%	12%	11%	9%	3%	2%
High income households (>100% AMI)	122,590	16,383	23,146	26,152	13,485	10,787	20,609	6,750	5,266
Paying less than 30% of income	85%	84%	83%	87%	85%	84%	85%	90%	88%
Paying 30%–50% of income	13%	15%	14%	11%	12%	15%	14%	9%	11%
Paying 50% or more of income	2%	1%	2%	1%	3%	2%	1%	1%	1%

Housing Needs, 2006–10

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Occupied housing units	261,192	33,456	37,999	38,119	29,403	29,896	37,209	27,524	27,586
Lacks kitchen facilities	1%	1%	1%	1%	0%	1%	1%	0%	0%
Lacks plumbing facilities	0%	0%	0%	0%	0%	0%	0%	0%	0%
Overcrowded (1 to 1.5 people per bedroom)	2%	2%	0%	1%	2%	2%	1%	1%	3%
Severely overcrowded (>1.5)	2%	3%	2%	1%	2%	0%	1%	1%	1%

TABLE A.26

Housing Needs for Special Populations, 2006–10

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Households experiencing one or more housing problems	104,695	13,074	14,478	12,736	11,986	13,206	12,705	12,603	13,922
Disability									
Household member has a hearing or vision impairment	7%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has an ambulatory limitation	12%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a cognitive limitation	9%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a self-care or independent living limitation	9%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Elderly									
Elderly family (two people)	5%	4%	3%	6%	7%	7%	4%	4%	5%
Elderly nonfamily	15%	11%	11%	15%	18%	21%	15%	18%	10%
Income									
<=30% of AMI	42%	38%	31%	22%	37%	50%	41%	58%	59%
>30% and <= 50% of AMI	20%	20%	16%	17%	27%	19%	16%	23%	25%
>50% and <= 80% of AMI	9%	9%	11%	12%	12%	8%	8%	6%	8%
>80% and <= 100% of AMI	9%	10%	12%	17%	7%	9%	8%	6%	3%
>100% of AMI	19%	24%	30%	31%	18%	14%	27%	6%	5%

Washington, DC, Housing by Clusters 1–16

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
Total housing units	296,671	11,734	21,327	6,044	7,684	7,981	12,037	14,542	8,586	8,403	5,128	4,937	9,948	7,360	8,235	7,144	1,726
Occupied residential units, 2008–12																	
All occupied housing units	261,192	10,655	19,053	5,488	6,753	6,571	10,974	13,117	7,106	7,074	4,905	4,725	9,184	6,777	7,195	6,545	1,632
Rental units	58%	62%	69%	59%	44%	69%	69%	68%	72%	57%	27%	23%	64%	33%	58%	55%	11%
Owner-occupied units	42%	38%	31%	41%	56%	31%	31%	32%	28%	43%	73%	77%	36%	67%	42%	45%	89%
Vacant residential units, 2008–12																	
All vacant housing units	35,479	1,079	2,274	556	931	1,410	1,063	1,425	1,480	1,329	223	212	764	583	1,040	599	94
Vacancy rate	12%	9%	11%	9%	12%	18%	9%	10%	17%	16%	4%	4%	8%	8%	13%	8%	5%
All rental units	160,762	6,936	13,614	3,380	3,157	5,137	7,852	9,454	5,525	4,149	1,376	1,080	6,325	2,400	4,496	3,681	224
Vacancy rate (rental)	6%	4%	4%	4%	6%	12%	3%	6%	8%	3%	5%	0%	8%	6%	7%	3%	17%
All owner-occupied units	114,311	4,075	6,093	2,262	3,866	2,171	3,514	4,365	2,126	3,191	3,658	3,677	3,339	4,644	3,019	3,080	1,462
Vacancy rate (owner-occupied)	3%	1%	2%	1%	2%	5%	4%	4%	6%	4%	2%	1%	0%	2%	0%	4%	1%
Property type (units in structure), 2008–12																	
Housing units	296,671	11,734	21,327	6,044	7,684	7,981	12,037	14,542	8,586	8,403	5,128	4,937	9,948	7,360	8,235	7,144	1,726
1, detached	12%	2%	2%	3%	7%	0%	1%	1%	0%	1%	64%	60%	12%	48%	3%	19%	90%
1, attached	26%	12%	27%	33%	53%	7%	8%	11%	3%	19%	8%	14%	5%	13%	4%	11%	2%
2	3%	2%	4%	3%	2%	2%	3%	5%	1%	2%	0%	1%	0%	2%	0%	0%	1%
3 or 4	8%	5%	5%	6%	6%	0%	7%	7%	1%	1%	0%	1%	1%	2%	3%	2%	3%
5 to 9	6%	4%	5%	5%	5%	1%	5%	7%	2%	6%	0%	0%	2%	0%	11%	2%	0%
10 to 19	11%	8%	10%	5%	5%	1%	7%	11%	2%	2%	1%	2%	1%	3%	5%	7%	1%
20 to 49	9%	25%	15%	12%	7%	14%	20%	12%	9%	4%	5%	5%	8%	5%	13%	16%	2%
50 or more	26%	41%	32%	32%	15%	74%	48%	46%	82%	65%	21%	18%	71%	28%	61%	44%	1%

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
Unit size (bedrooms), 2008–12																	
Housing units	296,671	11,734	21,327	6,044	7,684	7,981	12,037	14,542	8,586	8,403	5,128	4,937	9,948	7,360	8,235	7,144	1,726
Studio	9%	17%	16%	10%	2%	27%	27%	18%	14%	14%	8%	3%	15%	4%	19%	11%	0%
1 bedroom	31%	40%	33%	36%	25%	47%	44%	39%	53%	43%	13%	16%	42%	21%	48%	38%	7%
2 bedrooms	27%	30%	26%	29%	27%	21%	21%	32%	27%	33%	10%	13%	25%	18%	26%	22%	5%
3 bedrooms	21%	6%	14%	16%	23%	3%	5%	8%	4%	8%	30%	38%	8%	19%	4%	10%	38%
4 bedrooms	8%	3%	6%	6%	14%	1%	2%	1%	1%	3%	23%	20%	7%	18%	1%	9%	34%
5 or more bedrooms	4%	4%	5%	3%	8%	0%	2%	1%	1%	0%	16%	10%	3%	19%	2%	10%	16%
Median monthly housing cost, 2008–12 ($)	1,488	1,664	1,330	1,758	2,588	1,625	1,833	1,638	1,734	1,214	2,613	2,362	1,749	2,463	1,625	1,913	2,746
Median gross monthly rent, 2008–12 ($)	2,342	1,510	1,139	1,501	1,898	1,507	1,671	1,333	1,525	1,179	1,772	1,721	1,703	1,761	1,618	1,573	1,105
Median monthly owner costs (owner with mortgage), 2008–12 ($)	1,255	2,491	2,431	2,778	3,445	2,263	2,712	2,803	2,845	2,141	3,603	3,238	2,839	3,608	2,282	3,011	3,276
Gross rent as % of household income in the past 12 months, 2008–12																	
Renter-occupied housing units	150,339	6,624	13,070	3,248	2,956	4,509	7,583	8,916	5,097	4,016	1,311	1,080	5,845	2,250	4,175	3,582	185
Less than 10.0 percent	4%	3%	4%	5%	6%	4%	4%	5%	6%	7%	7%	1%	3%	6%	3%	1%	0%
10.0 to 14.9 percent	8%	12%	9%	7%	5%	9%	9%	13%	9%	12%	2%	11%	12%	6%	6%	9%	0%
15.0 to 19.9 percent	12%	17%	13%	14%	12%	9%	14%	14%	12%	13%	13%	16%	14%	14%	15%	15%	0%
20.0 to 24.9 percent	12%	21%	12%	14%	11%	14%	13%	15%	12%	14%	10%	9%	10%	10%	13%	17%	16%
25.0 to 29.9 percent	12%	12%	14%	16%	13%	8%	15%	12%	14%	13%	14%	9%	12%	7%	10%	13%	9%
30.0 to 34.9 percent	8%	7%	9%	10%	8%	4%	7%	12%	8%	9%	6%	6%	8%	6%	7%	12%	0%
35.0 to 39.9 percent	6%	7%	6%	9%	3%	4%	6%	6%	7%	7%	3%	4%	10%	6%	9%	8%	0%
40.0 to 49.9 percent	8%	4%	8%	6%	7%	8%	6%	5%	8%	4%	8%	9%	9%	8%	10%	4%	3%
50.0 percent or more	24%	14%	21%	16%	27%	32%	20%	16%	17%	18%	30%	26%	20%	25%	22%	17%	58%
Not computed	5%	5%	4%	3%	7%	8%	6%	3%	5%	3%	7%	7%	2%	13%	6%	4%	13%

Owner Costs as Percent of Household Income in the Past 12 Months (Units with Mortgages), 2008–12

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
Owner-occupied housing units with a mortgage	86,252	3,293	5,212	1,908	2,948	1,354	2,806	3,851	1,795	2,260	2,812	2,842	2,379	3,204	2,251	2,027	1,171
Less than 10.0 percent	7%	9%	8%	4%	7%	10%	6%	6%	4%	5%	11%	8%	11%	12%	9%	15%	14%
10.0 to 14.9 percent	13%	10%	11%	11%	13%	13%	23%	10%	11%	17%	18%	15%	20%	18%	5%	20%	13%
15.0 to 19.9 percent	17%	20%	17%	20%	22%	14%	18%	19%	13%	16%	24%	28%	18%	15%	14%	9%	14%
20.0 to 24.9 percent	15%	22%	13%	16%	14%	9%	12%	17%	17%	18%	12%	15%	22%	16%	23%	23%	8%
25.0 to 29.9 percent	12%	10%	15%	10%	8%	11%	12%	11%	13%	11%	11%	13%	11%	9%	19%	8%	13%
30.0 to 34.9 percent	8%	7%	9%	6%	10%	8%	7%	14%	8%	10%	6%	7%	5%	6%	7%	6%	7%
35.0 to 39.9 percent	6%	5%	5%	6%	6%	4%	7%	5%	9%	7%	3%	6%	4%	5%	6%	4%	6%
40.0 to 49.9 percent	7%	7%	7%	11%	6%	5%	4%	7%	9%	3%	4%	1%	3%	7%	8%	6%	5%
50.0 percent or more	15%	9%	15%	14%	14%	26%	10%	12%	16%	13%	10%	8%	6%	11%	9%	9%	19%
Not computed	0%	1%	0%	1%	1%	1%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%

Housing Cost Burden, 2008–10

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
Paying 30%–50% of income																	
Owned	21%	20%	21%	23%	22%	16%	18%	25%	26%	21%	13%	14%	12%	18%	21%	16%	18%
Rented	22%	17%	23%	25%	19%	15%	19%	23%	24%	20%	18%	20%	27%	21%	26%	24%	3%
Paying more than 50% of income																	
Owned	15%	9%	15%	14%	14%	26%	10%	12%	16%	13%	10%	8%	6%	11%	9%	9%	19%
Rented	24%	14%	21%	16%	27%	32%	20%	16%	17%	18%	30%	26%	20%	25%	22%	17%	58%

Housing Cost Burden by Income Band (Renters and Owners), 2006–10

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
All households	257,315	10,519	18,255	5,115	6,965	6,119	10,867	12,646	6,663	7,818	4,994	4,591	9,207	6,653	7,444	6,556	1,705
Extremely low income households (<=30% AMI)	59,090	945	4,729	1,185	645	1,904	1,450	2,340	1,903	1,720	495	330	770	660	810	529	170
Paying less than 30% of income	19%	5%	19%	23%	0%	7%	3%	26%	30%	27%	31%	5%	0%	7%	5%	14%	26%
Paying 30%–50% of income	16%	4%	18%	20%	0%	6%	5%	20%	12%	10%	6%	3%	7%	0%	1%	6%	9%
Paying 50% or more of income	57%	77%	56%	41%	84%	67%	78%	40%	55%	59%	48%	88%	75%	66%	81%	64%	59%
Very low income households (>30% and <=50% AMI)	32,300	670	2,408	580	415	338	699	1,508	707	690	355	159	743	311	708	356	95
Paying less than 30% of income	37%	26%	29%	30%	14%	12%	19%	40%	47%	38%	45%	19%	18%	11%	4%	7%	47%
Paying 30%–50% of income	38%	34%	53%	28%	24%	26%	40%	36%	31%	46%	15%	35%	8%	33%	55%	45%	11%
Paying 50% or more of income	25%	40%	18%	41%	61%	62%	41%	24%	22%	15%	39%	47%	75%	56%	42%	48%	42%
Low income households (>50% and <=80% AMI)	21,110	810	1,617	320	355	299	547	1,169	378	514	239	259	817	179	506	393	120
Paying less than 30% of income	57%	46%	72%	6%	28%	33%	46%	40%	23%	49%	19%	68%	29%	6%	32%	26%	38%
Paying 30%–50% of income	29%	44%	20%	55%	31%	43%	26%	44%	36%	48%	21%	12%	47%	17%	54%	64%	13%
Paying 50% or more of income	13%	10%	8%	39%	41%	24%	28%	16%	41%	4%	60%	21%	24%	78%	14%	11%	50%
Middle income households (>80% and <=100% AMI)	22,225	874	1,912	345	540	326	1,012	769	512	625	245	268	922	514	841	618	75
Paying less than 30% of income	61%	63%	69%	64%	35%	30%	44%	49%	48%	64%	59%	37%	30%	35%	34%	45%	73%
Paying 30%–50% of income	29%	31%	24%	14%	39%	46%	37%	31%	36%	29%	20%	20%	65%	55%	59%	43%	27%
Paying 50% or more of income	10%	5%	7%	22%	26%	23%	20%	20%	17%	7%	20%	43%	5%	9%	7%	12%	0%

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
High income households (>100% AMI)	122,590	7,220	7,589	2,685	5,010	3,252	7,158	6,860	3,163	4,269	3,660	3,575	5,954	4,989	4,579	4,661	1,245
Paying less than 30% of income	85%	87%	82%	80%	77%	91%	84%	84%	76%	91%	91%	86%	90%	85%	86%	88%	76%
Paying 30%–50% of income	13%	12%	17%	18%	19%	9%	14%	14%	22%	8%	6%	11%	9%	12%	13%	11%	19%
Paying 50% or more of income	2%	1%	1%	1%	4%	0%	2%	1%	3%	1%	3%	2%	1%	2%	1%	1%	5%

TABLE A.31

Housing Needs, 2006–10

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
Occupied housing units	261,192	10,655	19,053	5,488	6,753	6,571	10,974	13,117	7,106	7,074	4,905	4,725	9,184	6,777	7,195	6,545	1,632
Lacks kitchen facilities	0.7%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lacks plumbing facilities	0.1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%
Overcrowded (1 to 1.5 people per bedroom)	1.5%	1%	3%	1%	0%	1%	0%	1%	1%	1%	0%	0%	0%	1%	1%	1%	0%
Severely overcrowded (>1.5)	1.5%	1%	5%	1%	0%	3%	3%	3%	2%	2%	1%	0%	2%	1%	3%	0%	0%

Housing Needs for Special Populations, 2006–10

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16
Households experiencing one or more housing problems	104,695	3,235	8,333	2,185	2,720	2,507	4,073	4,709	3,137	2,604	1,139	1,239	3,154	1,988	3,211	1,945	565
Disability																	
Household member has a hearing or vision impairment	7%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has an ambulatory limitation	12%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a cognitive limitation	9%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a self-care or independent living limitation	9%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Elderly																	
Elderly family (two people)	5%	3%	4%	8%	6%	1%	2%	1%	4%	5%	11%	9%	2%	11%	5%	6%	10%
Elderly nonfamily	15%	10%	10%	14%	16%	17%	5%	11%	10%	24%	29%	18%	16%	22%	11%	12%	17%
Income																	
<=30% of AMI	42%	23%	43%	34%	20%	56%	30%	30%	41%	46%	26%	24%	20%	22%	22%	19%	20%
>30% and <= 50% of AMI	20%	15%	22%	19%	13%	12%	14%	20%	14%	17%	16%	10%	19%	14%	21%	17%	9%
>50% and <= 80% of AMI	9%	14%	7%	14%	9%	8%	7%	16%	9%	10%	17%	7%	18%	8%	11%	15%	13%
>80% and <= 100% of AMI	9%	12%	9%	6%	13%	9%	16%	9%	9%	11%	9%	14%	20%	17%	17%	18%	4%
>100% of AMI	19%	36%	19%	27%	45%	15%	33%	25%	27%	16%	32%	45%	22%	39%	29%	31%	54%

TABLE A.33

Washington, DC, Housing by Clusters 17–33, 2008–12

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Total housing units	8,768	16,588	5,440	3,937	9,160	3,601	7,653	5,489	14,853	9,206	3,060	2,368	821	3,166	6,319	6,516	6,961
Occupied residential units, 2008–12																	
All occupied housing units	7,975	15,011	4,964	3,535	7,907	3,276	6,139	5,044	13,506	8,133	2,728	1,829	773	2,657	5,221	5,739	5,492
Rental units	52%	45%	47%	26%	52%	42%	73%	40%	48%	42%	68%	77%	57%	75%	62%	66%	58%
Owner-occupied units	48%	55%	53%	74%	48%	58%	27%	60%	52%	58%	32%	23%	43%	25%	38%	34%	42%
Vacant residential units, 2008–12																	
All vacant housing units	793	1,577	476	402	1,253	325	1,514	445	1,347	1,073	332	539	48	509	1,098	777	1,469
Vacancy rate	9%	10%	9%	10%	14%	9%	20%	8%	9%	12%	11%	23%	6%	16%	17%	12%	21%
All rental units	4,395	7,457	2,388	1,040	4,707	1,526	5,078	2,111	6,786	3,598	1,993	1,564	440	2,106	3,496	4,173	3,511
Vacancy rate (rental)	6%	9%	3%	12%	13%	9%	12%	4%	4%	5%	6%	10%	0%	6%	8%	9%	9%
All owner-occupied units	3,979	8,341	2,693	2,725	3,957	1,908	1,876	3,058	7,330	4,818	951	441	333	729	2,125	1,941	2,414
Vacancy rate (owner-occupied)	4%	2%	2%	4%	3%	1%	11%	2%	5%	2%	10%	4%	0%	8%	6%	0%	5%
Property type (units in structure), 2008–12																	
Housing units	8,768	16,588	5,440	3,937	9,160	3,601	7,653	5,489	14,853	9,206	3,060	2,368	821	3,166	6,319	6,516	6,961
1, detached	24%	15%	13%	23%	4%	35%	2%	48%	5%	4%	1%	10%	46%	13%	22%	5%	16%
1, attached	28%	46%	42%	58%	47%	26%	29%	18%	53%	55%	23%	16%	41%	16%	34%	35%	32%
2	1%	1%	5%	0%	7%	1%	5%	0%	9%	12%	3%	2%	1%	4%	1%	0%	3%
3 or 4	5%	8%	2%	14%	10%	15%	39%	3%	10%	6%	5%	14%	2%	10%	7%	16%	10%
5 to 9	4%	2%	4%	1%	4%	7%	8%	3%	5%	6%	4%	14%	2%	32%	9%	13%	7%
10 to 19	10%	8%	17%	2%	8%	5%	14%	7%	7%	8%	4%	33%	6%	19%	19%	25%	29%
20 to 49	18%	11%	9%	2%	5%	8%	1%	5%	5%	5%	1%	8%	1%	3%	1%	1%	1%
50 or more	11%	9%	8%	0%	14%	3%	2%	15%	6%	4%	58%	3%	0%	5%	7%	4%	1%
Unit size (bedrooms), 2008–12																	
Housing units	8,768	16,588	5,440	3,937	9,160	3,601	7,653	5,489	14,853	9,206	3,060	2,368	821	3,166	6,319	6,516	6,961
Studio	6%	5%	1%	0%	2%	2%	1%	4%	4%	5%	4%	0%	0%	1%	1%	1%	1%
1 bedroom	28%	25%	22%	14%	25%	20%	42%	20%	27%	27%	50%	28%	7%	26%	24%	30%	22%
2 bedrooms	20%	13%	27%	12%	26%	18%	30%	23%	26%	26%	28%	49%	18%	50%	37%	41%	40%
3 bedrooms	31%	32%	43%	57%	32%	41%	21%	37%	31%	30%	15%	17%	53%	19%	26%	24%	31%
4 bedrooms	12%	19%	6%	14%	11%	13%	5%	12%	10%	9%	2%	5%	12%	3%	11%	3%	5%
5 or more bedrooms	3%	6%	1%	3%	4%	5%	1%	4%	3%	3%	1%	2%	10%	0%	2%	1%	2%

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Median monthly housing cost, 2008–12 ($)	1,258	1,404	1,158	1,284	1,481	1,106	978	1,305	1,729	1,901	1,634	955	801	947	781	908	853
Median gross monthly rent, 2008–12 ($)	1,174	1,164	1,166	1,190	1,143	1,032	954	733	1,447	1,503	951	923	429	955	745	904	870
Median monthly owner costs (owner with mortgage), 2008–12 ($)	2,071	2,229	1,656	1,947	2,265	1,960	1,578	2,122	2,560	2,617	2,589	1,555	1,793	1,677	1,585	1,310	1,569
Gross rent as % of household income in the past 12 months, 2008–12																	
Renter-occupied housing units	4,151	6,815	2,321	919	4,087	1,388	4,471	2,035	6,547	3,431	1,868	1,404	440	1,989	3,217	3,807	3,199
Less than 10.0 percent	4%	3%	1%	5%	5%	3%	4%	5%	5%	8%	7%	1%	19%	1%	11%	6%	6%
10.0 to 14.9 percent	7%	6%	8%	8%	7%	12%	5%	2%	8%	12%	4%	6%	5%	3%	3%	8%	11%
15.0 to 19.9 percent	9%	13%	7%	11%	12%	10%	9%	14%	12%	16%	17%	6%	9%	9%	5%	8%	11%
20.0 to 24.9 percent	11%	10%	11%	22%	11%	6%	7%	8%	13%	16%	9%	12%	9%	9%	7%	12%	8%
25.0 to 29.9 percent	11%	10%	12%	6%	12%	11%	7%	15%	12%	17%	20%	14%	22%	14%	11%	14%	7%
30.0 to 34.9 percent	7%	9%	5%	7%	8%	6%	8%	13%	9%	9%	9%	8%	0%	1%	9%	8%	10%
35.0 to 39.9 percent	7%	6%	6%	4%	6%	2%	5%	5%	6%	7%	6%	2%	0%	10%	7%	4%	6%
40.0 to 49.9 percent	7%	8%	10%	17%	8%	9%	8%	12%	8%	4%	7%	9%	1%	10%	6%	9%	6%
50.0 percent or more	27%	28%	31%	20%	27%	32%	43%	21%	22%	12%	20%	40%	31%	39%	33%	23%	28%
Not computed	8%	7%	8%	1%	5%	9%	5%	5%	5%	0%	2%	2%	3%	4%	7%	7%	8%

Owner Costs as % of Household Income in the Past 12 Months (Units with Mortgages), 2008–12

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Owner-occupied housing units with a mortgage	2,818	6,243	1,817	1,849	3,166	1,347	1,219	2,270	5,696	3,968	801	335	249	392	1,440	1,244	1,768
Less than 10.0 percent	4%	5%	5%	4%	3%	6%	6%	7%	6%	9%	3%	0%	0%	3%	10%	5%	2%
10.0 to 14.9 percent	10%	12%	13%	12%	11%	13%	6%	13%	15%	16%	11%	5%	2%	8%	11%	9%	12%
15.0 to 19.9 percent	21%	14%	20%	12%	16%	15%	18%	11%	17%	25%	19%	11%	27%	16%	17%	21%	12%
20.0 to 24.9 percent	10%	15%	10%	19%	13%	19%	19%	15%	16%	15%	22%	9%	14%	22%	7%	15%	15%
25.0 to 29.9 percent	11%	9%	9%	13%	16%	8%	13%	14%	15%	11%	14%	15%	20%	3%	9%	7%	20%
30.0 to 34.9 percent	10%	8%	6%	9%	8%	12%	4%	7%	9%	7%	3%	8%	27%	8%	8%	10%	10%
35.0 to 39.9 percent	5%	5%	6%	4%	6%	7%	4%	6%	5%	5%	17%	20%	0%	6%	6%	7%	6%
40.0 to 49.9 percent	5%	7%	14%	5%	9%	7%	12%	11%	8%	5%	6%	4%	0%	3%	10%	9%	6%
50.0 percent or more	23%	22%	16%	20%	18%	14%	20%	15%	10%	7%	5%	28%	10%	30%	22%	15%	17%
Not computed	1%	1%	0%	2%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%

Housing Cost Burden, 2008–10

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Paying 30%–50% of income																	
Owned	20%	21%	26%	18%	23%	26%	19%	24%	22%	17%	26%	32%	27%	18%	24%	26%	22%
Rented	22%	23%	22%	29%	22%	18%	20%	30%	23%	20%	21%	20%	1%	20%	22%	22%	22%
Paying more than 50% of income																	
Owned	23%	22%	16%	20%	18%	14%	20%	15%	10%	7%	5%	28%	10%	30%	22%	15%	17%
Rented	27%	28%	31%	20%	27%	32%	43%	21%	22%	12%	20%	40%	31%	39%	33%	23%	28%

Housing Cost Burden by Income Band (Renters and Owners), 2006–10

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
All households	7,934	14,914	4,984	3,569	7,723	3,256	6,205	5,065	13,084	8,004	1,930	1,918	850	2,625	5,138	5,827	5,533
Extremely low income households (<=30% AMI)	1,948	3,328	1,215	645	1,842	895	2,769	1,273	2,220	805	730	930	409	1,290	2,314	1,975	1,825
Paying less than 30% of income	16%	14%	21%	18%	21%	31%	16%	25%	15%	27%	41%	26%	35%	20%	25%	27%	19%
Paying 30%-50% of income	16%	24%	14%	36%	17%	13%	15%	24%	18%	10%	27%	6%	7%	14%	28%	18%	21%
Paying 50% or more of income	62%	51%	61%	41%	54%	51%	67%	42%	60%	57%	30%	68%	57%	60%	42%	47%	56%
Very low income households (>30% and <=50% AMI)	1,418	2,773	820	530	1,112	465	1,130	432	1,322	462	240	279	99	420	894	1,419	1,249
Paying less than 30% of income	42%	32%	41%	51%	35%	45%	46%	67%	33%	38%	23%	50%	96%	33%	54%	49%	51%
Paying 30%-50% of income	37%	37%	26%	21%	46%	43%	33%	21%	31%	35%	46%	50%	0%	44%	26%	47%	35%
Paying 50% or more of income	21%	32%	34%	28%	19%	12%	21%	12%	37%	27%	31%	0%	4%	23%	21%	5%	14%

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Low income households (>50% and <=80% AMI)	782	1,634	634	359	662	252	593	489	878	390	40	180	104	175	540	624	725
Paying less than 30% of income	60%	62%	71%	53%	62%	93%	78%	58%	58%	63%	50%	69%	100%	100%	68%	79%	83%
Paying 30%-50% of income	32%	20%	23%	21%	27%	4%	18%	29%	28%	31%	50%	31%	0%	0%	28%	21%	14%
Paying 50% or more of income	8%	18%	6%	26%	10%	3%	4%	13%	14%	6%	0%	0%	0%	0%	5%	0%	3%
Middle income households (>80% and <=100% AMI)	694	1,320	500	380	813	400	639	577	1,132	479	100	130	-	230	525	590	604
Paying less than 30% of income	74%	69%	79%	59%	62%	59%	77%	59%	64%	61%	35%	69%	0%	72%	66%	81%	89%
Paying 30%-50% of income	13%	21%	14%	29%	20%	23%	20%	36%	28%	30%	65%	31%	0%	11%	30%	19%	11%
Paying 50% or more of income	12%	10%	7%	12%	18%	19%	3%	5%	8%	9%	0%	0%	0%	17%	4%	0%	0%
High income households (>100% AMI)	3,092	5,859	1,815	1,655	3,294	1,244	1,074	2,296	7,532	5,868	820	399	238	510	865	1,219	1,130
Paying less than 30% of income	82%	86%	91%	89%	80%	78%	93%	78%	83%	88%	81%	83%	84%	93%	95%	94%	92%
Paying 30%-50% of income	16%	11%	9%	10%	17%	20%	5%	21%	16%	11%	19%	16%	15%	5%	5%	6%	8%
Paying 50% or more of income	2%	3%	0%	1%	3%	2%	2%	1%	1%	1%	0%	1%	2%	2%	0%	0%	0%

TABLE A.37

Housing Needs, 2006–10

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Occupied housing units	7,975	15,011	4,964	3,535	7,907	3,276	6,139	5,044	13,506	8,133	2,728	1,829	773	2,657	5,221	5,739	5,492
Lacks kitchen facilities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lacks plumbing facilities	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
Overcrowded (1 to 1.5 people per bedroom)	4%	2%	4%	0%	1%	2%	3%	1%	1%	0%	3%	3%	0%	0%	3%	2%	2%
Severely overcrowded (>1.5)	4%	2%	1%	0%	0%	0%	1%	0%	1%	0%	1%	0%	3%	1%	1%	1%	1%

Housing Needs for Special Populations, 2006–10

	Cluster 17	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33
Households experiencing one or more housing problems	3,597	6,470	2,020	1,280	3,233	1,404	3,377	1,984	4,871	1,980	935	1,044	364	1,380	2,514	2,563	2,429
Disability																	
Household member has a hearing or vision impairment	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has an ambulatory limitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a cognitive limitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a self-care or independent living limitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Elderly																	
Elderly family (two people)	7%	7%	5%	9%	5%	6%	7%	8%	4%	3%	0%	4%	10%	3%	5%	4%	6%
Elderly nonfamily	15%	17%	21%	29%	16%	14%	17%	32%	13%	10%	19%	10%	7%	16%	13%	20%	20%
Income																	
<=30% of AMI	43%	39%	48%	39%	41%	42%	68%	42%	36%	29%	52%	68%	80%	69%	65%	53%	60%
>30% and <= 50% of AMI	25%	30%	26%	20%	22%	19%	20%	7%	19%	14%	19%	13%	1%	21%	18%	30%	25%
>50% and <= 80% of AMI	11%	11%	11%	13%	8%	5%	5%	11%	8%	8%	2%	5%	8%	1%	8%	6%	5%
>80% and <= 100% of AMI	6%	7%	5%	13%	9%	12%	5%	14%	9%	10%	7%	7%	0%	6%	7%	5%	4%
>100% of AMI	16%	14%	10%	16%	20%	23%	2%	26%	28%	39%	20%	7%	11%	3%	2%	6%	5%

Washington, DC, Housing by Clusters 34–39 and Noncluster Area

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Total housing units, 2008–12	7,717	4,314	3,213	3,371	4,381	14,144	2,809
Occupied residential units, 2008–12							
All occupied housing units	6,591	3,701	2,695	2,916	3,866	11,644	2,097
Rental units	50%	58%	85%	83%	83%	75%	84%
Owner-occupied units	50%	42%	15%	17%	17%	25%	16%
Vacant residential units, 2008–12							
All vacant housing units	1,126	613	519	454	514	2,500	713
Vacancy rate	15%	14%	16%	13%	12%	18%	25%
All rental units	3,594	2,282	2,380	2,550	3,344	9,405	2,052
Vacancy rate (rental)	8%	6%	4%	5%	4%	8%	14%
All owner-occupied units	3,323	1,707	428	493	680	3,185	333
Vacancy rate (owner-occupied)	1%	9%	3%	0%	2%	7%	0%
Property type (units in structure), 2008–12							
Housing units	7,717	4,314	3,213	3,371	4,381	14,144	2,809
1, detached	19%	26%	6%	6%	6%	7%	4%
1, attached	30%	7%	19%	31%	23%	22%	35%
2	1%	3%	4%	0%	2%	2%	4%
3 or 4	17%	15%	18%	3%	4%	16%	6%
5 to 9	8%	28%	16%	10%	19%	15%	9%
10 to 19	12%	13%	27%	43%	43%	29%	13%
20 to 49	3%	2%	4%	3%	1%	2%	7%
50 or more	9%	5%	6%	3%	2%	6%	20%
Unit size (bedrooms), 2008–12							
Housing units	7,717	4,314	3,213	3,371	4,381	14,144	2,809
Studio	4%	2%	3%	2%	2%	2%	21%
1 bedroom	28%	32%	23%	14%	28%	29%	17%
2 bedrooms	32%	35%	43%	49%	44%	38%	24%
3 bedrooms	29%	23%	22%	30%	23%	23%	29%
4 bedrooms	5%	8%	6%	3%	2%	6%	9%
5 or more bedrooms	2%	1%	3%	2%	2%	1%	0%

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Median monthly housing cost, 2008–12 ($)	1,084	1,026	935	853	989	886	1,756
Median gross monthly rent, 2008–12 ($)	916	976	854	781	912	824	1,641
Median ,monthly owner costs (owner with mortgage), 2008–12 ($)	1,596	1,607	2,352	1,649	1,715	1,395	1,665
Gross rent as % of household income in the past 12 months, 2008–12							
Renter-occupied housing units	3,298	2,142	2,281	2,423	3,203	8,692	1,764
Less than 10.0 percent	3%	3%	5%	7%	2%	4%	0%
10.0 to 14.9 percent	5%	9%	2%	8%	7%	6%	4%
15.0 to 19.9 percent	12%	19%	8%	10%	8%	9%	9%
20.0 to 24.9 percent	11%	12%	5%	8%	9%	11%	8%
25.0 to 29.9 percent	9%	9%	13%	9%	13%	11%	11%
30.0 to 34.9 percent	7%	5%	8%	14%	5%	8%	5%
35.0 to 39.9 percent	6%	8%	10%	4%	8%	6%	8%
40.0 to 49.9 percent	10%	12%	8%	7%	12%	11%	12%
50.0 percent or more	32%	17%	30%	28%	30%	31%	30%
Not computed	6%	6%	11%	5%	6%	5%	14%

TABLE A.40

Owner Costs as % of Household Income in the Past 12 Months (Units with Mortgages), 2008–12

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Owner-occupied housing units with a mortgage	2,405	1,157	367	407	594	2,294	293
Less than 10.0 percent	5%	1%	2%	19%	6%	5%	1%
10.0 to 14.9 percent	12%	11%	8%	5%	6%	11%	4%
15.0 to 19.9 percent	11%	9%	9%	11%	25%	19%	13%
20.0 to 24.9 percent	14%	19%	0%	5%	6%	9%	16%
25.0 to 29.9 percent	14%	15%	6%	7%	6%	9%	28%
30.0 to 34.9 percent	9%	10%	20%	11%	13%	7%	3%
35.0 to 39.9 percent	9%	7%	2%	4%	10%	8%	1%
40.0 to 49.9 percent	8%	8%	13%	6%	11%	9%	2%
50.0 percent or more	19%	21%	41%	32%	17%	21%	27%
Not computed	0%	0%	0%	0%	0%	2%	4%

Housing Cost Burden, 2008–10

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Paying 30%–50% of income							
Owned	26%	25%	35%	21%	34%	24%	6%
Rented	23%	25%	25	24%	24%	25%	25%
Paying more than 50% of income							
Owned	19%	21%	41%	32%	17%	21%	27%
Rented	32%	17%	30%	28%	30%	31%	30%

Housing Cost Burden by Income Band (Renters and Owners), 2006–10

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
All households	6,528	3,829	2,595	2,890	3,686	10,879	2,225
Extremely low income households (<=30% AMI)	1,924	950	1,339	1,356	1,646	4,366	553
Paying less than 30% of income	11%	7%	13%	29%	20%	24%	12%
Paying 30%–50% of income	11%	33%	25%	20%	12%	21%	11%
Paying 50% or more of income	73%	53%	54%	43%	62%	49%	66%
Very low income households (>30% and <=50% AMI)	1,059	660	469	548	876	2,520	390
Paying less than 30% of income	39%	33%	31%	64%	29%	40%	32%
Paying 30%–50% of income	48%	33%	58%	28%	62%	49%	33%
Paying 50% or more of income	13%	34%	12%	8%	9%	11%	34%
Low income households (>50% and <=80% AMI)	800	365	310	320	310	1,097	288
Paying less than 30% of income	69%	63%	56%	66%	61%	80%	50%
Paying 30%–50% of income	26%	37%	27%	25%	39%	16%	41%
Paying 50% or more of income	6%	0%	16%	9%	0%	4%	9%
Middle income households (>80% and <=100% AMI)	655	484	173	180	256	771	169
Paying less than 30% of income	74%	70%	69%	86%	92%	84%	64%
Paying 30%–50% of income	22%	29%	17%	14%	8%	16%	26%
Paying 50% or more of income	4%	1%	14%	0%	0%	1%	11%
High income households (>100% AMI)	2,090	1,370	305	485	599	2,125	824
Paying less than 30% of income	83%	91%	79%	96%	78%	93%	81%
Paying 30%–50% of income	16%	7%	15%	4%	22%	6%	19%
Paying 50% or more of income	0%	1%	7%	0%	0%	0%	0%

Housing Needs, 2006–10

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Occupied housing units	6,591	3,701	2,695	2,916	3,866	11,644	2,097
Lacks kitchen facilities	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lacks plumbing facilities	0%	0%	0%	0%	0%	0%	0%
Overcrowded (1 to 1.5 people per bedroom)	1%	0%	4%	2%	4%	4%	2%
Severely overcrowded (>1.5)	1%	1%	2%	2%	1%	0%	0%

Housing Needs for Special Populations, 2006–10

	Cluster 34	Cluster 35	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Households experiencing one or more housing problems	3,059	1,675	1,742	1,287	2,229	5,328	1,100
Disability							
Household member has a hearing or vision impairment	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has an ambulatory limitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a cognitive limitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Household member has a self-care or independent living limitation	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Elderly							
Elderly family (two people)	5%	4%	4%	5%	4%	7%	3%
Elderly nonfamily	15%	24%	11%	7%	6%	11%	26%
Income							
<=30% of AMI	53%	48%	64%	70%	56%	58%	39%
>30% and <= 50% of AMI	21%	26%	19%	16%	30%	29%	24%
>50% and <= 80% of AMI	9%	8%	10%	9%	6%	7%	14%
>80% and <= 100% of AMI	6%	9%	3%	2%	1%	2%	6%
>100% of AMI	12%	9%	4%	3%	7%	4%	17%

Appendix B
Total Housing Stock Profile

Housing Stock Profiles by Ward

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Property type (2014)	162,603	17,547	23,639	24,657	22,166	21,219	24,074	17,664	11,637
Single family home	93,756	6,324	4,526	14,051	19,652	15,572	12,125	13,907	7,599
Condominium unit	52,385	8,786	17,284	9,955	1,512	2,981	7,692	2,091	2,084
Rental apartment building	16,092	2,371	1,792	607	953	2,651	4,227	1,591	1,900
Cooperative building	370	66	37	44	49	15	30	75	54
Unit type (2014)	318,113	45,110	44,870	41,762	32,040	34,614	50,805	34,457	34,455
Single family home	93,756	6,324	4,526	14,051	19,652	15,572	12,125	13,907	7,599
Condominium unit	52,385	8,786	17,284	9,955	1,512	2,981	7,692	2,091	2,084
Rental apartments	161,832	28,387	20,643	15,408	10,227	16,019	29,398	17,139	24,611
Cooperative units	10,140	1,613	2,417	2,348	649	42	1,590	1,320	161
Tenure (2014)	318,113	45,110	44,870	41,762	32,040	34,614	50,805	34,457	34,455
Renter occupied	186,821	31,113	28,837	20,487	12,312	18,197	31,742	18,657	25,476
Owner occupied	113,790	11,910	12,991	18,079	18,916	16,021	16,722	12,424	6,727
Year Built (2014)[a]	153,101	16,124	21,635	23,446	21,681	20,054	22,742	16,858	10,561
1900 and earlier	14,426	1,772	5,188	221	149	1,221	5,747	38	90
1901-1910	13,107	4,218	1,376	389	627	2,211	3,551	196	539
1911-1920	14,341	3,805	1,150	1,157	2,713	1,802	3,062	367	285
1921-1930	25,912	2,391	1,472	5,278	7,349	4,690	2,627	1,361	744
1931-1940	20,148	410	629	4,195	5,428	3,100	1,002	4,001	1,383
1941-1950	17,750	143	948	2,818	2,285	2,617	418	5,711	2,810
1951-1960	12,434	174	535	3,762	2,033	1,966	798	2,077	1,089
1961-1970	8,593	200	2,014	1,781	417	236	1,940	1,203	802
1971-1980	5,471	337	1,440	1,098	188	887	479	386	656
1981-1990	4,504	138	1,809	1,480	199	464	166	126	122
1991-2000	2,569	332	872	368	89	76	108	261	463
2001-2010	13,160	2,152	4,199	823	191	542	2,686	1,053	1,514
After 2011	686	52	3	76	13	242	158	78	64
Assessed value ($) (2014)									
Single family homes	93,756	6,324	4,526	14,051	19,652	15,572	12,125	13,907	7,599
Less than $100,000	36	1	1	1	0	1	1	1	30
$100,000 to $199,999	15,155	10	1	3	56	893	5	8,944	5,243
$200,000 to $299,999	21,715	737	3	2	6,138	7,920	825	4,002	2,088
$300,000 to $399,999	16,042	1,903	52	6	5,323	4,881	2,858	811	208
$400,000 to $499,999	7,930	1,159	91	62	2,245	1,378	2,874	104	17
$500,000 to $599,999	6,040	986	275	628	1,422	338	2,366	23	2
$600,000 to $699,999	6,150	785	564	1,890	1,369	108	1,423	10	1
$700,000 to $799,999	5,207	342	516	2,287	1,178	15	866	3	0
$800,000 to $899,999	3,741	176	388	1,952	778	7	440	0	0
$900,000 to $999,999	2,426	93	320	1,375	433	2	203	0	0
$1,000,000 and over	9,195	126	2,313	5,824	692	1	238	0	1

	City	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
Condominium units	52,385	8,786	17,284	9,955	1,512	2,981	7,692	2,091	2,084
Less than $100,000	2,082	168	17	2	28	94	103	940	730
$100,000 to $199,999	8,209	751	1,024	925	706	1,344	1,059	1,119	1,281
$200,000 to $299,999	13,045	2,061	3,498	3,463	552	1,128	2,238	32	73
$300,000 to $399,999	12,959	2,299	5,019	2,787	174	259	2,421	0	0
$400,000 to $499,999	7,523	1,746	3,258	1,234	38	79	1,168	0	0
$500,000 to $599,999	4,321	995	1,961	891	8	33	433	0	0
$600,000 to $699,999	1,809	452	946	258	0	12	141	0	0
$700,000 to $799,999	839	139	511	148	0	1	40	0	0
$800,000 to $899,999	471	59	302	84	0	1	25	0	0
$900,000 to $999,999	257	23	177	53	0	0	4	0	0
$1,000,000 and over	673	44	521	90	0	1	17	0	0
Assisted projects (2014)									
Public Housing	100	20	5	1	4	9	18	22	21
Privately-owned	508	105	16	5	27	50	70	64	171
Project-based assistance	150	31	9	3	5	21	25	15	41
LIHTC	121	20	3	0	5	10	13	17	53
Tax-exempt bonds	70	15	1	0	3	4	11	8	28
DC HPTF	63	14	2	1	5	6	5	10	20
CDBG	50	14	0	0	4	5	5	7	15
HOME	25	7	0	0	1	2	4	2	9
McKinney	13	1	0	0	2	2	1	3	4
Other	16	3	1	1	2	0	6	2	1
Rent controlled	10,446	1,313	1,212	669	986	1,570	1,553	1,435	1,708
Assisted units (2014)									
Public housing	9,401	1,240	910	160	52	699	2,252	2,208	1,880
Vouchers	14,341	752	252	19	978	2,221	1,112	4,098	4,909
Privately-owned	63,274	7,932	1,671	435	1,399	6,506	10,739	10,279	24,313
Project-based assistance	19,984	2,507	831	73	231	3,164	3,737	2,870	6,571
LIHTC	16,894	1,925	378	0	344	1,407	2,113	2,993	7,734
Tax-exempt bonds	10,903	1,604	124	0	207	817	1,571	1,696	4,884
DC HPTF	6,354	764	198	182	267	701	614	843	2,785
CDBG	4,270	782	0	0	122	264	474	811	1,817
HOME	1,716	185	0	0	13	153	332	560	473
McKinney	30	0	0	0	30	0	0	0	0
Other	3,123	165	140	180	185	0	1,898	506	49
Rent controlled	91,368	15,301	13,831	14,084	7,820	8,994	7,886	9,088	14,364

[a] For condominium units, year built data is only as recent as August 2013. All other properties are updated through March 2014.

Housing Stock Profiles by Cluster

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10
Property type (2014)	162,603	5,055	10,046	3,673	5,882	3,391	6,089	6,878	4,334	3,121	3,867
Single family home	93,756	786	4,633	1,357	3,908	230	443	1,054	73	424	3,722
Condominium unit	52,385	3,772	3,902	1,747	1,521	3,090	4,901	4,859	4,220	2,493	128
Rental apartment building	16,092	458	1,487	559	446	63	732	956	37	190	17
Cooperative building	370	39	24	10	7	8	13	9	4	14	0
Unit type (2014)	318,113	13,078	26,115	6,805	8,044	7,970	13,274	16,828	8,291	8,401	4,951
Single family home	93,756	786	4,633	1,357	3,908	230	443	1,054	73	424	3,722
Condominium unit	52,385	3,772	3,902	1,747	1,521	3,090	4,901	4,859	4,220	2,493	128
Rental apartments	161,832	7,216	17,234	3,586	2,520	3,215	7,572	10,490	3,967	3,967	1,101
Cooperative units	10,140	1,304	346	115	95	1,435	358	425	31	1,517	0
Tenure (2014)[a]	318,113	13,078	26,115	6,805	8,044	7,970	13,274	16,828	8,291	8,401	4,951
Renter occupied units	186,821	8,207	18,514	4,248	3,899	5,005	9,227	11,913	6,477	4,844	1,377
Owner occupied units	113,790	3,372	7,007	2,424	3,919	1,317	3,569	4,375	1,509	1,860	3,568
Year built (2014)	153,101	4,616	9,313	3,373	5,741	3,137	5,742	6,265	3,501	2,901	3,816
1900 and earlier	14,426	419	426	1,225	2,103	164	1,418	2,200	16	15	5
1901-1910	13,107	1,115	2,796	496	153	92	771	296	1	82	53
1911-1920	14,341	985	2,785	288	181	16	649	236	21	13	178
1921-1930	25,912	1,051	1,534	89	840	48	313	342	86	2	802
1931-1940	20,148	73	348	28	695	249	99	80	0	25	1,517
1941-1950	17,750	23	127	14	447	63	320	80	142	64	523
1951-1960	12,434	32	138	21	124	292	59	59	0	537	476
1961-1970	8,593	46	163	1	60	601	834	378	146	1,688	56
1971-1980	5,471	331	38	4	238	411	642	119	0	51	103
1981-1990	4,504	51	86	12	685	522	366	214	100	0	55
1991-2000	2,569	127	29	180	71	166	196	200	286	19	17
2001-2010	13,160	358	814	997	143	513	75	2,053	2,703	405	25
After 2011	686	5	29	18	1	0	0	8	0	0	6
Assessed value (2014)											
Single family homes	93,756	786	4,633	1,357	3,908	230	443	1,054	73	424	3,722
Less than $100,000	36	0	1	0	1	0	0	0	0	0	0
$100,000 to $199,999	15,155	0	10	0	1	0	0	0	0	1	0
$200,000 to $299,999	21,715	1	664	73	2	0	1	17	0	49	0
$300,000 to $399,999	16,042	14	1,622	295	11	24	0	219	52	104	0
$400,000 to $499,999	7,930	27	867	269	49	8	8	282	7	23	16
$500,000 to $599,999	6,040	65	713	188	271	30	58	205	2	122	223

	City	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8	Cluster 9	Cluster 10
$600,000 to $699,999	6,150	69	451	263	784	52	75	118	6	36	718
$700,000 to $799,999	5,207	61	187	122	524	41	53	77	3	78	954
$800,000 to $899,999	3,741	56	68	70	309	32	45	49	0	10	734
$900,000 to $999,999	2,426	49	23	42	226	20	43	36	1	0	434
$1,000,000 and over	9,195	442	23	35	1,729	23	159	48	2	1	639
Condominium units	52,385	3,772	3,902	1,747	1,521	3,090	4,901	4,859	4,220	2,493	128
Less than $100,000	2,082	5	94	74	1	0	7	4	22	80	0
$100,000 to $199,999	8,209	203	423	176	34	373	218	375	78	619	20
$200,000 to $299,999	13,045	684	1,240	217	218	892	1,366	739	546	970	64
$300,000 to $399,999	12,959	932	1,027	427	363	664	1,797	1,331	1,631	556	23
$400,000 to $499,999	7,523	686	712	415	339	315	790	1,079	1,087	230	8
$500,000 to $599,999	4,321	632	230	243	197	243	409	626	475	30	12
$600,000 to $699,999	1,809	297	119	124	93	114	131	355	214	8	1
$700,000 to $799,999	839	109	28	39	70	130	64	172	50	0	0
$800,000 to $899,999	471	63	4	17	29	98	33	83	41	0	0
$900,000 to $999,999	257	44	0	3	18	32	33	29	41	0	0
$1,000,000 and over	673	95	2	8	136	207	46	37	35	0	0
Assisted projects (2014)											
Public housing	100	124	832	284	0	0	0	639	551	906	160
Privately-owned	508	9	84	13	1	2	1	28	18	5	0
Project-based assistance	150	2	23	7	1	1	1	12	8	2	0
LIHTC	121	2	16	2	0	0	0	5	3	1	0
Tax-exempt bonds	70	1	13	1	0	0	0	3	2	1	0
DC HPTF	63	2	12	0	0	0	0	4	1	0	0
CDBG	50	1	11	2	0	0	0	0	1	0	0
HOME	25	0	7	0	0	0	0	2	2	0	0
McKinney	13	0	0	1	0	0	0	0	0	0	0
Other	16	1	2	0	0	1	0	2	1	1	0
Rent controlled	10,446	332	837	208	447	107	426	443	39	116	47
Assisted units (2014)											
Public housing	9,401	124	832	284	0	0	0	639	551	906	160
Vouchers	14,341	75	554	159	0	4	13	395	76	275	2
Privately-owned	63,274	588	6,813	544	18	280	64	3,458	3,054	1,584	0
Project-based assistance	19,984	66	2,149	305	18	140	64	1,347	1,441	92	0
LIHTC	16,894	188	1,668	69	0	0	0	731	586	422	0
Tax-exempt bonds	10,903	70	1,500	34	0	0	0	460	303	422	0
DC HPTF	6,354	188	576	0	0	0	0	432	184	0	0
CDBG	4,270	21	625	136	0	0	0	0	119	0	0
HOME	1,716	0	185	0	0	0	0	123	209	0	0
McKinney	30	0	0	0	0	0	0	0	0	0	0
Other	3,123	55	110	0	0	140	0	365	212	648	0
Rent controlled	91,368	5,445	9,355	1,286	2,098	2,398	5,538	3,411	1,550	1,695	865

	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16	Cluster 16	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22
Property type (2014)	4,456	4,031	6,556	3,699	3,642	1,610	4,924	11,164	3,106	3,586	5,879	2,444
Single family home	3,697	1,826	4,340	408	2,047	1,601	4,367	9,252	2,776	3,313	3,788	2,150
Condominium unit	697	2,155	2,134	3,193	1,421	0	373	1,133	96	145	977	138
Rental apartment building	60	47	80	91	150	9	170	757	221	127	1,102	156
Cooperative building	2	3	2	7	24	0	14	22	13	1	12	0
Unit type (2014)	5,066	10,170	7,001	8,599	6,952	1,698	8,646	16,958	5,279	4,004	9,097	4,172
Single family home	3,697	1,826	4,340	408	2,047	1,601	4,367	9,252	2,776	3,313	3,788	2,150
Condominium unit	697	2,155	2,134	3,193	1,421	0	373	1,133	96	145	977	138
Rental apartments	630	5,482	501	4,072	2,900	97	3,612	6,218	2,407	546	4,290	1,884
Cooperative units	42	707	26	926	584	0	294	355	0	0	42	0
Tenure (2014)	5,066	10,170	7,001	8,599	6,952	1,698	8,646	16,958	5,279	4,004	9,097	4,172
Renter occupied units	1,337	6,204	1,881	5,377	3,496	181	4,161	7,367	2,631	853	4,657	2,145
Owner occupied units	3,692	2,904	4,926	2,174	2,650	1,495	4,176	9,116	2,637	3,079	4,412	2,010
Year built (2014)[a]	4,431	3,793	6,085	3,618	3,345	1,598	4,785	10,863	3,010	3,556	5,674	2,362
1900 and earlier	34	22	96	2	64	1	21	123	4	13	990	84
1901-1910	54	28	33	8	219	0	53	561	1	16	1,652	171
1911-1920	346	145	113	32	347	17	241	2,383	13	47	972	328
1921-1930	1,014	846	774	343	1,546	384	1,833	4,714	41	399	1,201	734
1931-1940	1,454	401	923	465	160	468	1,427	2,168	283	704	339	240
1941-1950	418	688	596	747	210	270	610	259	942	1,250	67	422
1951-1960	385	671	1,569	868	148	335	271	289	1,684	561	57	189
1961-1970	100	603	352	469	253	67	57	209	31	22	76	89
1971-1980	63	96	837	66	21	13	30	47	4	307	2	17
1981-1990	86	66	361	596	278	23	115	10	2	132	2	3
1991-2000	51	49	247	3	17	14	47	10	1	10	17	40
2001-2010	421	178	134	19	63	6	80	81	4	93	139	42
After 2011	5	0	50	0	19	0	0	9	0	2	160	3
Assessed value (2014)												
Single family homes	3,697	1,826	4,340	408	2,047	1,601	4,367	9,252	2,776	3,313	3,788	2,150
Less than $100,000	0	0	1	0	0	0	0	0	0	0	0	0
$100,000 to $199,999	1	0	2	0	0	0	6	3	49	10	2	43
$200,000 to $299,999	0	0	2	0	0	0	1,507	3,394	2,299	1,823	1,345	918
$300,000 to $399,999	2	0	4	0	0	25	1,880	3,123	346	1,284	1,520	841
$400,000 to $499,999	28	8	17	1	4	323	719	1,116	74	151	620	257
$500,000 to $599,999	238	54	148	6	11	483	170	608	5	29	207	62

	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16	Cluster 16	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22
$600,000 to $699,999	616	236	381	41	57	380	43	391	0	7	72	16
$700,000 to $799,999	833	327	499	75	159	166	23	247	0	1	5	5
$800,000 to $899,999	742	260	404	78	208	84	5	155	0	1	2	4
$900,000 to $999,999	423	168	352	50	245	33	4	76	1	0	0	2
$1,000,000 and over	810	771	2,518	157	1,361	103	7	133	0	0	0	1
Condominium units (2014)	697	2,155	2,134	3,193	1,421	0	373	1,133	96	145	977	138
Less than $100,000	0	1	0	1	0	0	3	25	0	3	51	0
$100,000 to $199,999	67	257	319	235	15	0	85	616	95	95	297	109
$200,000 to $299,999	211	790	873	1,070	353	0	160	391	1	47	301	1
$300,000 to $399,999	105	726	376	1,018	434	0	112	62	0	0	194	17
$400,000 to $499,999	114	232	147	527	206	0	11	27	0	0	67	11
$500,000 to $599,999	63	109	283	179	245	0	2	6	0	0	33	0
$600,000 to $699,999	31	28	59	114	25	0	0	0	0	0	12	0
$700,000 to $799,999	15	11	33	25	64	0	0	0	0	0	1	0
$800,000 to $899,999	6	1	22	6	49	0	0	0	0	0	1	0
$900,000 to $999,999	24	0	11	3	15	0	0	0	0	0	0	0
$1,000,000 and over	61	0	11	3	15	0	0	0	0	0	1	0
Assisted projects (2014)												
Public housing	0	0	0	0	0	0	0	52	35	0	159	65
Privately-owned	4	0	0	0	0	0	4	23	2	0	17	9
Project-based assistance	2	0	0	0	0	0	0	5	1	0	5	5
LIHTC	0	0	0	0	0	0	2	3	0	0	5	1
Tax-exempt bonds	0	0	0	0	0	0	1	2	0	0	1	1
DC HPTF	1	0	0	0	0	0	1	4	1	0	1	1
CDBG	0	0	0	0	0	0	0	4	0	0	3	1
HOME	0	0	0	0	0	0	0	1	0	0	1	0
McKinney	0	0	0	0	0	0	0	2	0	0	1	0
Other	1	0	0	0	0	0	0	2	0	0	0	0
Rent controlled	77	92	144	105	110	24	254	642	160	125	433	146

	Cluster 11	Cluster 12	Cluster 13	Cluster 14	Cluster 15	Cluster 16	Cluster 16	Cluster 18	Cluster 19	Cluster 20	Cluster 21	Cluster 22
Assisted units (2014)												
Public housing	0	0	0	0	0	0	0	52	35	0	159	65
Vouchers	1	4	3	9	1	6	272	623	286	139	696	243
Privately-owned	417	0	0	0	0	0	275	1,124	137	0	2,028	1,120
Project-based assistance	55	0	0	0	0	0	0	231	68	0	831	573
LIHTC	0	0	0	0	0	0	164	180	0	0	724	178
Tax-exempt bonds	0	0	0	0	0	0	105	102	0	0	200	178
DC HPTF	182	0	0	0	0	0	6	261	69	0	0	178
CDBG	0	0	0	0	0	0	0	122	0	0	247	13
HOME	0	0	0	0	0	0	0	13	0	0	26	0
McKinney	0	0	0	0	0	0	0	30	0	0	0	0
Other	180	0	0	0	0	0	0	185	0	0	0	0
Rent controlled	441	5,190	558	3,467	2,885	99	3,245	4,309	1,545	375	1,896	1,628

	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35
Property type (2014)	3,241	4,063	10,896	6,463	1,371	1,010	420	1,180	3,865	2,699	3,761	4,463	2,416
Single family home	1,980	3,215	6,692	4,050	716	691	375	816	3,363	2,190	3,026	3,703	1,246
Condominium unit	274	779	2,077	949	523	154	0	187	159	170	445	332	965
Rental apartment building	985	69	2,123	1,459	130	165	45	177	336	337	274	427	156
Cooperative building	2	0	4	5	2	0	0	0	7	2	16	1	49
Unit type (2014)	7,708	5,570	20,606	10,179	3,872	2,479	1,189	3,324	7,248	6,715	7,176	7,684	4,298
Single family home	1,980	3,215	6,692	4,050	716	691	375	816	3,363	2,190	3,026	3,703	1,246
Condominium unit	274	779	2,077	949	523	154	0	187	159	170	445	332	965
Rental apartments	5,454	1,576	11,786	5,174	2,633	1,634	814	2,321	3,726	4,286	3,197	3,634	1,359
Cooperative units	0	0	51	6	0	0	0	0	0	69	508	15	728
Tenure	7,708	5,570	20,606	10,179	3,872	2,479	1,189	3,324	7,248	6,715	7,176	7,684	4,298
Renter occupied units	5,511	2,228	12,532	5,160	2,955	1,827	378	2,467	3,858	4,415	4,014	3,889	1,894
Owner occupied units	1,953	3,296	7,852	4,940	830	602	316	785	2,672	1,925	2,426	3,466	1,613
Year built (2014)[a]	3,072	3,827	10,201	6,238	1,338	932	393	1,134	3,639	2,539	3,567	4,340	2,305
1900 and earlier	125	28	2,650	1,938	131	14	1	0	9	1	0	27	2
1901-1910	162	188	1,875	1,426	70	272	37	11	121	6	3	100	7
1911-1920	154	285	1,950	827	144	76	19	55	238	7	5	97	20
1921-1930	1,031	1,321	1,567	1,067	102	72	46	149	507	87	66	564	168
1931-1940	947	708	1,010	219	41	92	59	129	301	551	434	1,577	1,450
1941-1950	452	159	321	87	71	111	97	441	1,219	1,398	1,338	879	292
1951-1960	110	142	147	117	13	60	74	86	367	188	773	414	179
1961-1970	9	39	77	162	0	149	39	94	296	70	249	415	94
1971-1980	26	535	303	99	27	18	9	10	172	3	80	172	40
1981-1990	3	119	100	63	2	7	7	5	39	31	11	22	18
1991-2000	0	9	30	10	1	21	1	104	67	28	52	25	1
2001-2010	39	231	159	220	599	32	4	46	257	169	531	47	31
After 2011	14	63	12	3	137	8	0	4	46	0	25	1	3
Assessed value (2014)													
Single family homes	1,980	3,215	6,692	4,050	716	691	375	816	3,363	2,190	3,026	3,703	1,246
Less than $100,000	1	0	0	0	1	7	0	0	1	0	0	0	0
$100,000 to $199,999	771	65	29	2	1	560	177	635	2,714	2,036	2,078	2,219	125
$200,000 to $299,999	1,119	1,663	1,255	29	8	105	189	169	601	146	856	1,229	573
$300,000 to $399,999	84	1,077	1,696	642	181	17	8	11	41	8	89	229	438
$400,000 to $499,999	3	353	1,363	1,043	176	2	1	0	0	0	1	23	77
$500,000 to $599,999	2	37	1,138	824	116	0	0	0	0	0	0	2	21

	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35
$600,000 to $699,999	0	11	617	620	79	0	0	0	0	0	0	1	9
$700,000 to $799,999	0	4	298	377	85	0	0	0	2	0	0	0	1
$800,000 to $899,999	0	0	138	225	62	0	0	0	0	0	0	0	0
$900,000 to $999,999	0	0	69	124	5	0	0	0	0	0	0	0	0
$1,000,000 and over	0	0	87	143	2	0	0	0	0	0	0	0	0
Condominium units	274	779	2,077	949	523	154	0	187	159	170	445	332	965
Less than $100,000	6	34	1	0	0	57	0	58	78	143	203	77	454
$100,000 to $199,999	199	404	259	121	18	83	0	129	81	27	216	251	511
$200,000 to $299,999	51	311	614	334	93	14	0	0	0	0	26	4	0
$300,000 to $399,999	5	30	671	239	208	0	0	0	0	0	0	0	0
$400,000 to $499,999	3	0	247	121	149	0	0	0	0	0	0	0	0
$500,000 to $599,999	0	0	199	58	47	0	0	0	0	0	0	0	0
$600,000 to $699,999	0	0	47	31	6	0	0	0	0	0	0	0	0
$700,000 to $799,999	0	0	11	17	0	0	0	0	0	0	0	0	0
$800,000 to $899,999	0	0	6	12	0	0	0	0	0	0	0	0	0
$900,000 to $999,999	0	0	3	1	0	0	0	0	0	0	0	0	0
$1,000,000 and over	0	0	8	6	2	0	0	0	0	0	0	0	0
Assisted projects (2014)													
Public housing	320	120	13	182	871	15	290	0	918	429	483	68	20
Privately-owned	10	12	15	0	16	17	0	14	11	12	22	4	3
Project-based assistance	4	6	7	0	2	5	0	4	3	4	4	0	0
LIHTC	1	3	2	0	5	3	0	5	3	4	5	1	0
Tax-exempt bonds	1	1	3	0	3	1	0	1	2	1	4	0	0
DC HPTF	2	1	0	0	2	2	0	2	2	1	3	1	1
CDBG	1	0	1	0	3	2	0	0	1	1	4	1	1
HOME	0	1	0	0	0	3	0	1	0	0	1	0	0
McKinney	1	0	0	0	1	1	0	0	0	0	1	1	1
Other	0	0	2	0	0	0	0	1	0	1	0	0	0
Rent controlled	599	142	800	455	50	153	36	134	353	292	251	391	138

	Cluster 23	Cluster 24	Cluster 25	Cluster 26	Cluster 27	Cluster 28	Cluster 29	Cluster 30	Cluster 31	Cluster 32	Cluster 33	Cluster 34	Cluster 35
Assisted units (2014)													
Public Housing	320	120	13	182	871	15	290	0	918	429	483	68	20
Vouchers	744	178	564	41	27	281	193	461	1,034	886	761	891	283
Privately-owned	1,733	1,488	2,162	0	1,795	998	0	3,625	1,676	2,991	1,900	39	66
Project-based assistance	778	914	957	0	514	379	0	1,076	509	718	567	0	0
LIHTC	312	193	241	0	511	232	0	869	469	1,185	470	12	0
Tax-exempt bonds	312	127	275	0	235	84	0	409	366	549	372	0	0
DC HPTF	327	127	0	0	196	75	0	452	118	95	151	21	6
CDBG	4	0	16	0	339	122	0	0	214	348	189	6	60
HOME	0	127	0	0	0	106	0	409	0	0	151	0	0
McKinney	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	673	0	0	0	0	410	0	96	0	0	0
Rent controlled	3,181	507	3,058	1,844	160	1,111	242	629	1,839	2,515	1,874	2,855	1,074

	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Property type (2014)	845	1,236	1,350	5,320	571
Single family home	336	641	1,150	3,371	0
Condominium unit	272	438	26	983	557
Rental apartment building	225	129	164	962	14
Cooperative building	12	28	10	4	0
Unit type (2014)	3,224	4,210	4,449	15,971	812
Single family home	336	641	1,150	3,371	0
Condominium unit	272	438	26	983	557
Rental apartments	2,572	3,065	3,273	11,566	255
Cooperative units	44	66	0	51	0
Tenure (2014)	3,224	4,210	4,449	15,971	812
Renter occupied units	2,621	2,836	3,528	12,040	667
Owner occupied units	408	604	683	3,096	132
Year built (2014)[a]	715	1,076	1,214	4,832	214
1900 and earlier	36	4	1	14	0
1901-1910	5	42	1	130	0
1911-1920	3	24	4	97	0
1921-1930	14	36	3	176	0
1931-1940	12	41	54	376	1
1941-1950	173	291	337	1,794	8
1951-1960	87	70	23	819	0
1961-1970	150	231	7	211	0
1971-1980	44	11	5	477	0
1981-1990	7	0	0	100	205
1991-2000	133	19	148	123	0
2001-2010	51	274	609	515	0
After 2011	0	33	22	0	0
Assessed value (2013)					
Single family homes	336	641	1,150	3,371	0
Less than $100,000	16	0	0	7	0
$100,000 to $199,999	113	463	398	2,641	0
$200,000 to $299,999	204	166	618	690	0
$300,000 to $399,999	3	10	133	9	0
$400,000 to $499,999	0	2	0	12	0
$500,000 to $599,999	0	0	0	2	0

	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
$600,000 to $699,999	0	0	0	1	0
$700,000 to $799,999	0	0	0	0	0
$800,000 to $899,999	0	0	0	0	0
$900,000 to $999,999	0	0	0	0	0
$1,000,000 and over	0	0	1	0	0
Condominium units	272	438	26	983	557
Less than $100,000	57	127	2	414	0
$100,000 to $199,999	215	259	24	566	137
$200,000 to $299,999	0	52	0	3	409
$300,000 to $399,999	0	0	0	0	11
$400,000 to $499,999	0	0	0	0	0
$500,000 to $599,999	0	0	0	0	0
$600,000 to $699,999	0	0	0	0	0
$700,000 to $799,999	0	0	0	0	0
$800,000 to $899,999	0	0	0	0	0
$900,000 to $999,999	0	0	0	0	0
$1,000,000 and over	0	0	0	0	0
Assisted projects (2014)					
Public housing	356	555	92	862	0
Privately-owned	22	15	44	71	0
Project-based assistance	6	5	11	14	0
LIHTC	8	4	15	22	0
Tax-exempt bonds	4	0	9	14	0
DC HPTF	1	3	4	10	0
CDBG	2	1	4	5	0
HOME	0	1	1	4	0
McKinney	0	1	0	2	0
Other	1	0	0	0	0
Rent controlled	156	191	138	846	7

	Cluster 36	Cluster 37	Cluster 38	Cluster 39	Noncluster area
Assisted units (2014)					
Public housing	356	555	92	862	0
Vouchers	482	489	828	2,237	125
Privately-owned	2,862	1,736	7,110	11,589	0
Project-based assistance	984	891	1,515	2,802	0
LIHTC	897	433	2,857	3,303	0
Tax-exempt bonds	568	0	1,551	2,681	0
DC HPTF	114	140	516	1,940	0
CDBG	250	227	641	571	0
HOME	0	45	30	292	0
McKinney	0	0	0	0	0
Other	49	0	0	0	0
Rent controlled	1,166	992	1,841	7,178	23

[a] For condominium units, year built data is only as recent as August 2013. All other properties are updated through March 2014.

Appendix C
Projection Methodology

For calculating population and household projections for this study, we used a cohort-component model approach in which we imputed survival probabilities to each person based on age, race, and sex. We took the 179 tracts from the 2010 US Census and mapped them onto 40 Office of Planning (OP) neighborhood clusters by using a majority-of-tract rule (i.e., assigning each tract to the cluster it was most in). We then aligned to 2010 OP population totals by age and sex and projected future population at each five-year increment by using citywide birth and survival rates by age, race, and sex (using 1990–2000 data from the Center for Demography and Ecology at the University of Wisconsin-Madison for survival, and vital statistics for fertility).

The differences between the projected "natural increase" series and the OP population forecasts were assumed to represent net migration by sex and age. Net migrants can come from within DC or go to another part of DC (reshuffling population across tracts, clusters, and public use microdata areas [PUMAs]) or come from and go to areas outside DC (changing the total population of DC and its composition).

Net migrants can be of any race, but internal migrants can be assumed to follow the distribution of the 2010 population in tracts or clusters. External migrants follow the distribution of net migrants in recent data. In the latter case, we needed to estimate the proportion of net migrants in each cluster who were of each race.

For example, according to OP projections, about 10 percent of growth between 2010 and 2020 will occur in the southwestern section of DC, which has effectively zero natural population increase (births nearly balance deaths). Are these many thousands of new residents going to look like the mostly African American lower- and middle-income residents of this section of the city in 2010, or will they resemble the net immigrants citywide in recent years (i.e., 2011 and 2012)? In past decades, net migrants into a neighborhood have often resembled the existing population, which motivated the method of expanding current populations to match OP's projected totals, but there is a widespread perception of rapid neighborhood change after 2010, which motivates a different approach in which net migrants do not resemble the existing population.

US Census estimates of DC population growth showed a change from 605,125 people in 2010 to 619,624 in 2011, 633,427 in 2012, and 646,449 in 2013. These estimates showed net population gains of 14,499, 13,803, and 13,022 in each year, respectively, which were about one-third natural increase and about two-thirds net migration. Natural increase means 9,197 births in 2011 less 4,660 deaths in 2011 (4,537 net increase); 9,411 births in 2012 less 4,928 deaths in 2012 (4,483 net); and 9,589 births in 2013 less 5,151 deaths in 2013 (4,438 net). On an increasing base (larger population in each year), these were substantially decreasing rates

of increase and reflected both a shift in demographic composition toward lower birth-rate groups (e.g., an increasing fraction non-Hispanic whites) and higher death rates of an older population, as baby boomers are a larger fraction of the population.

A much larger portion of the population change was due to migration, with estimated net international migration of 2,597 in 2011, 2,897 in 2012, and 2,858 in 2013; and net domestic migration of 6,976 in 2011, 6,235 in 2012, and 6,319 in 2013. This movement resulted in estimated total net migration (international and domestic) of 9,573 in 2011, 9,132 in 2012, and 9,177 in 2013. On an increasing base (larger population in each year), these changes were again substantially decreasing rates of increase. As can be seen from these estimates, roughly two-thirds of net migration into DC was due to domestic migration and one-third to international migration. This also means about 45 percent of total population growth in DC has been from net migration into DC from other parts of the United States.

We used 2011–12 American Community Survey (ACS) data to estimate the composition of net migrants. In the ACS, we could estimate numbers of residents in a PUMA who moved from another part of the city, another state, or abroad, and we were able to identify residents of another state who lived the previous year in DC, but we could not tell from which part of DC they left. Therefore, it was more convenient to use only migration across state boundaries (setting net migration within the city by age, race, and sex to zero, even though we know there were persistent patterns of net migration across the city) to estimate the composition of net domestic migrants.

We also could not observe international migrants who left DC, so we assumed they were exactly comparable to migrants who came to DC from abroad. This means effectively assuming that, of the 8,450 people estimated to have entered DC from abroad, two-thirds (or 5,553, for a net gain of 2,897) replaced people with identical characteristics who left DC for another country. Roughly 6 in 10 international in-migrants were non-Hispanic white, and 65 percent of non-Hispanic white international in-migrants were ages 20 to 44, 17 percent were younger than 20 years, and 16 percent were older than 44 years, so the 2,897 net migrants were assumed to have the same characteristics; that is, we simply multiplied the observed migrants by 33 percent.

Unfortunately, the ACS data showed more people leaving DC for another state than arriving in DC from another state, driven by non-Hispanic black outmigration, for a purported net loss of more than 5,000 residents. We assumed this was due to a weighting error in ACS data and adjusted down the total number of outmigrants so net domestic migration was exactly 6,235, multiplying each estimated number of outmigrants by 79.15 percent. We then recomputed net migration by race, sex, and age to assign fractions of domestic migration to each race, sex, and age group. We took 68.3 percent of this fraction and added 31.7 percent of the fractions given by international migrants (they were constrained to add to 2,897 net migrants).

This adjustment gave proportions of net migrants in each age, race, and sex category. The data showed that

the majority of net additions have been white non-Hispanic females, and losses have been concentrated among black males. To assign net migration derived from discrepancies between our projections and OP forecasts by cluster, we took negative net migration (meaning OP forecasts were lower than our projection) and distributed it among populations with negative net migration in the data. We took positive net migration (meaning OP forecasts were higher than our projection) and distributed it among populations with positive net migration in the data.

After projecting future population in each age category by race and sex, we imputed group quarters, tenure, and income category based on age, sex, and race.

Of the 709,148 DC residents projected for 2020, 35 percent were projected to be non-Hispanic whites by using 2000–10 net migration rates, but 37 percent were projected to be non-Hispanic whites by using 2011–12 migration estimates. More recent net positive migration has tended to increase the younger white population in DC slightly, which is expected to affect household composition and income statistics.

Approximately 20.47 percent of people were expected to be under 30 percent of area median income (AMI) by using 2000–10 net migration rates, but 19.23 percent were projected to be under 30 percent AMI by using 2011–12 migration estimates.

Appendix D
Affordable Housing Developer Survey

DMPED Affordable Housing Developers Survey

This survey is being conducted as part of the Urban Institute's Affordable Housing Assessment Report. The Urban Institute is a nonprofit social research firm based in Washington, DC. As part of the Mayor's affordable housing initiative, the DC Office of the Deputy Mayor for Planning and Economic Development (DMPED) contracted with the Urban Institute to develop this report. The purpose of this survey is to learn more about affordable housing developments within DC, both new construction and rehab projects. The survey will gather information about the organizations that develop affordable housing, their portfolios, and what aspects of the affordable housing development process they find most difficult. Your responses will help inform DMPED's strategy for how to best produce and preserve 10,000 units of affordable housing by 2020. Your organization's responses to this survey are confidential and will not be shared with anyone outside of the Urban Institute's research team. The Urban Institute will only share   aggregate information from this survey with DMPED and other audiences. The survey should take no longer than 10-12 minutes to complete. Your responses will help inform how the city supports affordable   housing development. If you have any questions about the survey, please contact Josh Leopold at JLeopold@urban.org or (202) 261-5273 or Liz Oo at EOo@urban.org or (202) 261-5838.

General Information about Developer and Organization

1. What is the name of your organization?

2. What best describes your organization?
    For-profit Developer
    Non-profit Developer
    Government agency
    Consultant
    Other (specify)
3. How long has your organization been in existence?
    Less than 3 years
    3-5 years
    6-10 years
    More than 10 year
4. How many years has your organization been involved with affordable housing in DC?
    Less than 3 years
    3-5 years
    6-10 years
    More than 10 years

5. How big is your organization?
   1-10 employees
   11-40 employees
   41-100 employees
   Over 100 employees
6. What are your organization's main programmatic efforts? (Check all that apply)
   Develop market-rate housing
   Develop affordable housing
   Develop affordable housing for special populations (e.g., homeless, elderly, disabled, etc.)
   Provide case management and/or supportive services
   Advocacy
   Other (specify)

Development Portfolio

7. Where are your organization's affordable housing developments located?
   District of Columbia only
   Washington DC metropolitan region
   Regional (e.g., Mid-Atlantic, east coast)
   Nationwide

For Q.8–Q.12, please answer for residential units in developments that your organization has completed within the last 5 years, meaning the development has received its certificate of occupancy. We recognize that many developments will fall into multiple categories.

	All Developments (skip and go to next column if all developments are in DC)	Developments in Washington, DC
8. How many total residential units are in completed projects?	Less than 50 51-99 100-250 251-800 More than 800	Less than 50 51-99 100-250 251-800 More than 800
9. What percent of the total units in your completed developments were affordable housing?	0% 1-25% 26-50% 51-75% 76-99% 100%	0% 1-25% 26-50% 51-75% 76-99% 100%

10. Of the affordable housing developments that you have completed within the District of Columbia, for how many developments have you received federal subsidies? (e.g., LIHTC, CDBG, HOME)

> All
>
> More than half
>
> Less than half
>
> None

11. Of the affordable housing developments that you have completed within the District of Columbia, for how many developments have you received local subsidies? (e.g., HPTF, IZ, ADU)

> All
>
> More than half
>
> Less than half
>
> None

12. Of the affordable housing developments that you have completed within the District of Columbia, if you applied for local/federal subsidies and were denied, what were the reasons for the denial? (Check all that apply)

> Did not meet threshold criteria (e.g., lacked site control, zoning approval, or regulatory eligibility)
>
> Application incomplete
>
> Project was not economically or financially feasible
>
> Development/management team lacked capacity or expertise
>
> Project did not align with city's policy objectives
>
> Project did not adequately leverage other funding sources
>
> Other (specify): _____

For Q.13 Q.18, answer for residential developments currently in your pipeline.

Projects in Pipeline: All the developments in between the stage of having begun spending predevelopment funds but not having yet received a certificate of occupancy (CO). For example, projects where you have begun spending predevelopment funds, but have not had had subsidies and no CO, or projects that have had federal/local subsidies but no CO, would fall in this category. We recognize that many developments will fall into multiple categories.

How many developments does your organization currently have in its pipeline?

	All Developments (skip and go to next column if all developments are in DC)	Developments in Washington, DC
13. How many developments does your organization currently have in its pipeline?	0 1-3 4-10 More than 10	?0 1-3 4-10 More than 10
13a. How many of these developments will include affordable housing?	0 1-3 4-10 More than 10	0 1-3 4-10 More than 10

14. What is the total number of planned residential units?	Less than 50 51-99 100-250 251-800 More than 800	Less than 50 51-99 100-250 251-800 More than 800
15. How many of the planned residential units will be affordable housing?	All More than half Less than half None	All More than half Less than half None

16. Of the affordable housing developments in your pipeline within the District of Columbia, for how many developments have you received federal subsidies? (e.g., LIHTC, CDBG, HOME)
   a. All
   b. More than half
   c. Less than half
   d. None

17. Of the affordable housing developments in your pipeline within the District of Columbia, for how many developments have you received local subsidies? (e.g., HPTF,IZ,ADU)

   a. All

   b. More than half

   c. Less than half
   d. None

18. Of the affordable housing developments in your pipeline within the District of Columbia, if you applied for local/federal subsidies and were denied, what were the reasons for the denial? (Check all that apply)
   a. Did not meet threshold criteria (e.g., lacked site control, zoning approval, or regulatory eligibility)
   b. Application incomplete
   c. Project was not economically or financially feasible
   d. Development/management team lacked capacity or expertise
   e. Project did not align with city's policy objectives
   f. Project did not adequately leverage other funding sources
   g. Other (specify): _____

Challenges

19. In your opinion, what factors limit the production of affordable housing in the District of Columbia? (Check all that apply)

	Challenges	Does not limit production	Limits production marginally	Limits production significantly	Don't know
Costs	Acquisition Costs are high				
	Construction Costs are high				
	Operating Costs for property management are high				
Funding Availability	Insufficient predevelopment funding				
	Insufficient gap-financing (private)				
	Insufficient gap-financing (local sources)				
	Insufficient gap-financing (federal sources)				
	Insufficient gap-financing (philanthropic)				
	Insufficient availability of funding for supportive services				
Process of Obtaining Funding	Process of accessing private capital is very long/difficult				
	Process of accessing gap financing is very long/difficult (local sources only)				
	Process of accessing gap financing is not transparent (local sources only)				
	Timeliness of receiving funding from local government				
	Underwriting standards are too high/not transparent				
DC Regulations	Permitting process is too arduous/ not transparent/ too long				
	Land Use and Zoning Regulations not supportive				
	Lack of staff capacity in District of Columbia agencies				

Other	Getting site control is too difficult				
	Neighborhood opposition				
	Insufficient availability of vouchers and subsidies for tenants				
	Insufficient availability of supportive services				
	Other: __				

20. What is the biggest challenge to financing affordable housing developments in DC?

_____

_____

_____

_____

_____

_____

21. What is the biggest challenge to receiving the necessary permitting and other regulatory requirements for affordable housing developments in DC?

_____

_____

_____

_____

_____

_____

22. What would help you get your DC affordable housing developments completed more quickly?

_____

_____

_____

_____

_____

_____

23. What part of the affordable housing development process is most difficult to finance without public assistance? (Check one)
    a. Acquisition
    b. Pre-development
    c. Construction
    d. Permanent financing
    e. None
    f. Other: _____

24. Do any of the following limit your organizations' capacity to apply for and complete additional affordable housing development? (Check all that apply)
    a. Lack of staff
    b. Lack of equity to fund predevelopment
    c. Lack of equity to invest in projects
    d. None
    e. Other: _____

25. What type of affordable housing construction is most difficult within the District of Columbia? (Check one)
    a. New construction is more difficult
    b. Rehab is more difficult
    c. Both are equally difficult
    d. Not sure
    e. Other: _____

26. [For supportive housing developers only] What do you see as the scarcest resource for PSH in the District of Columbia? (Check one)
    a. Funding for development (capital)
    b. Funding for operations
    c. Funding for services
    d. Other: _____

27. Comments

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

Appendix E
Affordable Housing Developer Discussion Guide

Draft DMPED Affordable Housing Developers Interview Protocol

Good morning/afternoon. This is [interviewer's name] from the Urban Institute, a non-profit research organization based in Washington, DC. As part of the Mayor's affordable housing initiative, we are conducting an Affordable Housing Assessment for the DC Office of the Deputy Mayor for Planning and Economic Development (DMPED). The purpose of this study is to help DMPED understand how the city can better support developers building and preserving affordable housing units. Thank you for taking the time to speak with me today.

Before we begin, I would like to reassure you that the information you share in this interview will be kept private. That means your individual answers will not be shared with anyone outside the research team working on our report, including anyone at DMPED, DHCD or any other city agency. When we report our findings, we will combine information from everyone we interview and present it in a way that individual answers cannot be easily identified. Every effort will be made by the research team to preserve your privacy by not using your name, the name of your program, or any other identifying information that can be linked to a specific comment in our report.

We want to be sure that you freely consent to participate in this interview and that you understand there won't be any consequences to you or your program/office if you choose not to participate or not answer some of our questions. Do you consent to participate in the interview?

(If yes, note time. If no, address concerns and explore possibility of participation. If will not participate, ask if there is another person in their organization that they can recommend.)

We will also be taking notes and, with your permission, recording audio. Again, this information is for evaluation team purposes only, and we will not be sharing these notes or recordings with anyone outside of the evaluation team. Do we have your permission to record the interview? Do you have any questions before we begin?

1. How long have you been with the organization and what is your role?

2. a. How long have you been involved in developing or preserving affordable housing within the district?

   b. [LIKELY FOR-PROFIT ONLY] How do you decide whether to include affordable housing in your developments?

3. a. During this time, have any aspects of developing or preserving affordable housing in the District become less difficult? If so, what?

   b. Has anything become more difficult? What?

4. Do you typically do projects involving developing new affordable housing units or preserving existing units or an equal mix of both?

5. In your opinion is new development or preservation more difficult in DC? Why?

6. Do you have experience with affordable housing developments in other areas besides DC? If yes, what makes working in DC more or less difficult than other areas?

Now, I'd like to refer to some of your responses from the short form survey that you took on the internet.

7. a. In the web survey, you listed [REFER TO SHORT FORM SURVEY] as something that significantly limits affordable housing production in DC. How does it limit production? Please discuss briefly.

   b. What could DC government do to improve its process for funding affordable housing?

8. a. In the web survey, you listed [REFER TO SHORT FORM SURVEY] as one of the biggest challenges to receiving the necessary permitting and other regulatory requirements. Why is this a challenge? Please discuss briefly.

   b. What can DC do to make this process easier for affordable housing developers?

9. In the web survey, you suggested that [REFER TO SHORT FORM SURVEY] would help to your DC affordable housing developments completed more quickly. How might it help? Please discuss briefly.

10. a. Generally, how do you decide when to partner with another organization or consultant on a development?

    b. Do you ever have difficulty finding a partner with the necessary skills or assets you are looking for?

Now I would like to ask you questions about your organizations' development goals for the future.

11. You stated in your survey that you have [REFER TO SHORT FORM SURVEY] in your pipeline. Given your current capacity, do you think you have the capacity to build more affordable housing in the next 5 years than is currently in your pipeline?

12. What would your organization need to significantly increase its capacity to develop or preserve affordable housing in DC?

13. What would make your organization more likely to develop or preserve additional affordable housing units in the future?

14. What would make your organization less likely to develop or preserve additional affordable housing units in the future?

15. Do you have any additional recommendations for how the DC government could make it easier to build or preserve additional affordable housing units?

Appendix F
Profile of Respondents to Affordable Housing Developer Survey

Size of Organization

Organization size	Number of respondents	%
1 to 10	26	43
11 to 40	14	23
41 to 100	6	10
Over 100	14	23
All	60	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "How big is your organization?
Note: One respondent chose not to answer this question. This number represents the number of unique organizations represented in the survey.

Main Programmatic Efforts

Main programmatic effort	Number of respondents	%
Develop affordable housing	47	81
Develop housing for special pops	26	45
Develop market-rate housing	20	35
Provide case mgmt/supportives services	15	26
Advocacy	10	17
Total respondents	58	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "What are your organization's main programmatic efforts? Check all that apply."
Note: One respondent chose not to answer this question. Respondents may select multiple answers. The percentages reflect the percent of organizations where one or more respondent identified each category as a main programmatic effort.

Location of Affordable Housing Developments

Location	Number of respondents	%
DC	33	55
Metro	9	15
Region	10	16.67
Nationwide	8	13.33
All	60	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "Where are your organization's affordable housing developments located?"
Note: Respondents must select one answer. This number represents the number of unique organizations represented in the survey.

TABLE F.4

Total Units Completed in DC in Past 5 Years

Number of units	Number of respondents	%
Less than 50	18	32
51 to 99	4	7
100 to 250	17	30
251 to 800	9	16
More than 800	8	14
Total	56	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "How many total residential units are in completed projects?"
Note: Not all survey respondents answered the question. This number represents the number of unique organizations represented in the survey.

Portion of Total Completed Units in Past 5 Years That Is Affordable

Amount of affordable units	Number of respondents	%
All	34	62
More than half	8	15
Less than half	9	16
None	4	7
Total	55	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "What percent of the total units in your completed developments were affordable housing?"
Note: Not all survey respondents answered the question. This number represents the number of unique organizations represented in the survey.

Developments Funded with Federal and Local Subsidies

Portion of total completed developments that used subsidies	Federal Subsidies		Local Subsidies	
	Number of respondents	%	Number of respondents	%
All	26	46	24	42
More than Half	16	29	18	32
Less than Half	6	11	7	12
None	8	14	8	14
Total	56	100	57	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "Of the affordable housing developments that you have completed within the District of Columbia, for how many developments have you received federal subsidies? (e.g., LIHTC, CDBG, HOME)?" and "Of the affordable housing developments that you have completed within the District of Columbia, for how many developments have you received local subsidies? (e.g., HPTF, IZ, ADU)"
Note: Not all survey respondents answered the two questions. This number represents the number of unique organizations represented in the survey.

Pipeline of Developments in DC with Affordable Housing

Number of developments	Number of respondents	%
None (0)	4	7
1 to 3	32	58
4 to 10	15	27
More than 10	4	7
Total	55	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "How many developments does your organization currently have in its pipeline?
Note: Not all survey respondents answered these questions. This number represents the number of unique organizations represented in the survey.

Number of Total Units in DC Pipeline (Market and Affordable Units)

Number of units	Number of respondents	%
Less than 50	13	25
51 to 99	8	15
100 to 250	12	23
251 to 800	13	25
More than 800	6	12
Total	52	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "What is the total number of planned residential units?"
Note: Not all survey respondents answered these questions. This number represents the number of unique organizations represented in the survey.

Portion of Total Units in DC Pipeline That Are Affordable

Amount affordable	Number of respondents	%
All	25	50
More than half	13	26
Less than half	11	22
None	1	2
Total	50	100

Source: DMPED Affordable Housing Survey, 2014. Question text: "How many of the planned residential units will be affordable housing?"

Note: Not all survey respondents answered these questions. This number represents the number of unique organizations represented in the survey.

Notes

1. Current electronic records of rent control throughout the District are limited, and thus it is not possible to construct a definitive list of rent control properties. This estimate of units and properties potentially subject to rent control was created using the methodology Tatian and Williams (2014) developed.

2. By formula, the low-income limit for a four-person household in the Washington, DC, metropolitan area is $85,600. However, by rule, the HUD income limit may not exceed the US median family income level, which was $63,900 for FY 2014. Because the DC metro area qualifies as a high housing-cost area, the HUD low-income limit is adjusted upward from the US median, which leads to an income limit of $68,500. This report uses the HUD low-income limit (i.e., the capped limit) to determine which households are considered low income and what housing units are affordable to them. Some local DC programs, such as inclusionary zoning and affordable dwelling units, use the uncapped limit for determining household income eligibility.

3. Brigid Schulte, "Winter Homelessness among D.C. Families Called 'Catastrophic.'" *Washington Post*, February 3, 2014, accessed December 24, 2014, http://www.washingtonpost.com/local/winter-homelessness-among-dc-families-called-catastrophic/2014/02/03/de58a346-8d21-11e3-833c-33098f9e5267_story.html.

4. Multifamily Assistance and Section 8 Contracts data are updated monthly, and the Insured Multifamily Mortgages database is updated quarterly. Other databases, including Physical Inspection Scores and 202 Direct Loans data, are updated less often. The Preservation Catalog pulls relevant information from these databases including basic property and ownership information, the subsidy's start and end dates, and the number of assisted and total units. In collaboration with the DC Preservation Network, notes are added to assisted properties in the Preservation Catalog describing further their preservation needs and challenges.

5. Peter Tatian and Serena Lei, "Housing," *Our Changing City*, (Urban Institute, 2014), http://datatools.urban.org/features/OurChangingCity/housing/index.html.

6. These estimates come from Urban Institute analysis of 2009–11 American Community Survey Public Use Microdata from the University of Minnesota Integrated Public Use Microdata Series.

7. For the most part, tenant-based rental subsidies operate on a sliding scale in which households pay 30 percent of their income toward rent and the DC Housing Authority pays the difference between the household's rent contribution and the full market rent. Rent subsidies make housing affordable to all income levels, so for the purpose of these projections all available units are assigned to extremely low income households. However, in practice, some rental subsidies go to very low income households.

8. To estimate the affordability level of affordable units in the pipeline when that information was missing, we imputed based on the proportion of units affordable at each income level for units in the pipeline when that information was known.

9. For example, developers that receive a Low-Income Housing Tax Credit agree to set aside either 20 percent of their units to households at or below 50 percent of AMI or 40 percent of their units to households at or below 60 percent of AMI.

10. Aaron Weiner, "Council Passes Bill Requiring Affordable Housing on Public Land, Over Gray's Objection," *Washington City Paper*, October 28, 2014, http://www.washingtoncitypaper.com/blogs/housingcomplex/2014/10/28/council-passes-bill-requiring-affordable-housing-on-public-land-over-grays-objection/.

11. Because this analysis is based on the 10×20 database, it is possible that it excludes some residential properties on city-owned land that do not include any affordable units.

12. Because some respondents chose not to answer every question, the number of respondents for each survey question (the "N" value) differs. In some cases, multiple respondents representing the same agency took the survey. For the findings in this section, we only included one survey per unique organization.

13. The sum of respondents or respondent organizations in each table does not necessarily add up to the sum of total respondents/organizations because respondents had the option of skipping any survey question they did not wish to answer.

14. Completion was defined as having received a certificate of occupancy.

15. Projects in Pipeline include all the developments where you have spent pre-development funds but have not yet received a certificate of occupancy. This would include, for example, projects where you have begun spending pre-development funds, but have not had subsidies or a CO, or projects that have had federal/local subsidies but no CO. (This language is reproduced from the survey.)

16. This number includes several respondents from the same organization.

17. DCHD, "Spring FY14 Consolidated Request for Proposals and Applications," accessed March 5, 2015, http://dhcd.dc.gov/page/spring-fy-2014-consolidated-request-proposals-and-applications.

18. The DHCD spring 2014 RFPs have the following targeted geographic areas for Neighborhood Corridors: Ward 1 (Park Road/Mount Pleasant Street/Upper Georgia Avenue); Ward 4 (Upper Georgia Avenue); Ward 5 (wardwide); Ward 7 (Deanwood and wardwide); and Ward 8 (wardwide). New Communities target areas are Ward 1 (Park Morton); Ward 6 (Northwest One); Ward 7 (Lincoln Heights/Richardson Dwellings); and Ward 8 (Barry Farms).

19. Jaime A. Ross, "Ensuring Expedited Permits for Affordable Housing," *Foresight*, Fall 1999, accessed December 24, 2014, http://www.1000friendsofflorida.org/building-better-communities/affordable-housing/ensuring-expedited-permits-for-affordable-housing/.

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24. Executive Office of Energy and Environmental Affairs, "MassDEP Fast Track Permitting," Commonwealth of Massachusetts, accessed March 5, 2015, http://www.mass.gov/eea/agencies/massdep/service/approvals/massdep-fast-track-permitting.html.

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