Estimating Assisted Housing Program Parameters Using American Community Survey Data

Introduction

The U.S. Department of Housing and Urban Development (HUD) annually develops Median Family Income (MFI) estimates, Income Limits, and Fair Market Rents (FMRs) as required by the Housing Act of 1937, as amended.[1] For these estimates, HUD uses geographic area definitions from Section 8 program FMR area definitions, which means HUD develops these estimates annually for 2,575 FMR areas—530 metropolitan areas and 2,045 nonmetropolitan counties.[2]

Although the Act and its regulations do not specify data sources for calculating these estimates, HUD is directed to use "the most recent available data" to derive MFIs, Income Limits, and FMRs. Historically, HUD has based these estimates on decennial census long-form sample data.[3] The use of decennial data necessitated trending these estimates from 3 to 14 years to derive annual estimates between decennial census data availability.

Beginning with the 2010 Census, the long-form sample survey will no longer be conducted. The Census Bureau developed the American Community Survey (ACS) to replace the decennial census long form and to provide more timely information on the social, economic, and housing characteristics of the population in areas smaller than census regions, census divisions, or states. Starting in 2006, the Census Bureau implemented its plan to release ACS data annually for areas with a population of 65,000 or more. For areas with a population ranging between 20,000 and 65,000, the Census Bureau will release estimates based on 3 years of aggregated survey data, with the first such release in 2008. Updates of the 3-year estimates will be published annually in subsequent years. The same approach will be used for areas with a population of less than 20,000, but these releases will require aggregating data for 5 years to produce estimates. The first 5-year estimates for these areas will be released in 2010, and annual releases will follow. Partly because the data are more current and partly because decennial census long-form data no longer will be collected, HUD will rely increasingly on ACS data to produce its MFI estimates, Income Limits, and FMRs.

Currently data are available only for areas with a population of 65,000 or more. This article focuses on a description of how these data have been used. The first full ACS implementation was in 2005, with release of those data in late 2006. HUD used those data to produce its fiscal year (FY) 2007 MFI estimates and Income Limits and its proposed FY 2008 FMRs. The 2006 ACS data were not released before publication of this article, but HUD expects they will be available to produce the FY 2008 MFI estimates and Income Limits and the FY 2009 FMRs.

Median Family Income Estimates and Income Limits as Parameters for Assisted Housing Programs

MFI estimates serve as the basis for Income Limit calculations. The following definitions apply to HUD's Income Limit groups:

- Very low-income families—families whose incomes do not exceed 50 percent of the area MFI.
- Low-income families—families whose incomes do not exceed 80 percent of the area MFI.
- Extremely low-income families—families whose incomes do not exceed 30 percent of the area MFI.

Exceptions to these arithmetic relationships between MFI estimates and Income Limits occur when family incomes or housing cost-to-income relationships are

unusually high or low. HUD updates the MFI by using ACS income data and then calculates Income Limits based on the MFI.

HUD is required by law to establish Income Limits for use in determining the eligibility of applicants for its assisted housing programs. Major active HUD-assisted housing programs that rely on Income Limits to determine eligibility are the Public Housing program, Section 8 Housing Assistance Payments program, Section 202 Supportive Housing for the Elderly program, and Section 811 Supportive Housing for Persons with Disabilities program. Many other federal and state housing, lending, or other programs with income-based standards for participation incorporate by statutory or regulatory reference HUD's MFI estimates and Income Limits.

Fair Market Rents as Parameters for HUD-Assisted Housing Programs

HUD uses FMRs primarily to help determine the following:

- Payment standard amounts for the Section 8 Housing Choice Voucher program.
- Initial renewal rents for some expiring project-based Section 8 contracts.
- Initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program.
- Rent ceilings in the HOME rental assistance program.

By law, final FMRs for use in any fiscal year must first be published for comment. A proposed FMR is published, followed by a final FMR publication. Final FMRs must be published and effective for use at the start of the fiscal year on October 1st.

FMRs are based on a gross-rent concept. Gross rent includes the costs of all major utilities, whether they are included in *contract* rent or paid directly by the family. All utility costs are included except telephone, cable or satellite television, and Internet services. HUD seeks to set FMRs at levels that will ensure availability of a sufficient supply of rental housing to program participants. To accomplish this objective, HUD must set FMRs both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible.

The level at which HUD sets FMRs is expressed as a percentile point within the rent distribution of standard-quality, recent-mover, rental housing units.[4] HUD currently uses the 40th percentile rent, the dollar amount below which 40 percent of standard-quality, recent-mover, rental housing units are rented.[5] In its computation, HUD is required to exclude nonmarket-rate rental housing; therefore, HUD excludes all units that fall below a specified rent level derived from HUD public housing rent data as likely to be either assisted housing or some other form of nonmarket rent.

Description of the American Community Survey

The ACS and the decennial census long form use similar questions and similar data collection methods (that is, they are both mailed surveys with extensive nonresponse followup). Despite these similarities, the ACS differs from the long-form survey in important respects that affect its use for HUD purposes. Among the most important differences are those concerning timeliness of data, measurement of variables, and the size and error of the ACS:

- The ACS provides updated information throughout the decade because ACS data are collected continuously. In contrast, the long-form data were collected only once each decade, and that data became increasingly outdated as the decade progressed.
- The ACS is conducted on a continuous, rolling basis throughout the year; therefore, survey responses do not correspond to a particular date. The long-form responses are as of the census date of April 1; this has implications for the as-of date assumed for ACS-based calculations. The as-of date HUD has assigned for ACS 2005-based estimates is June 30, 2005, the midpoint of 2005. The Census Bureau adjusts MFI estimates to "annual 2005" estimates, which HUD then updates to December by using the Consumer Price Index (CPI).

- The annual ACS has slightly more than one-tenth as many completed surveys as the decennial long form, which surveyed approximately one out of every six households. As a result, an adequate sample size for 1-year ACS data will be available for only FMR areas with a population of 65,000 or more; smaller areas will require an accumulation of 3 or 5 years of data (depending on the population of the area) to provide the same type of information obtained from the decennial long form.

- The ACS reports data using different reporting periods for different-sized areas. For areas with a population of less than 65,000, the Census Bureau considers annual estimates to be below publication standards; therefore, it will release only 3-year moving average estimates for areas with a population ranging from 20,000 to 65,000 and 5-year moving averages for areas with a population below 20,000. The Census Bureau has addressed the relative imprecision of ACS estimates by publishing 90-percent confidence intervals around all ACS estimates. In contrast, long-form data releases do not include estimates of confidence intervals because normally they are small.

- The smaller ACS annual samples mean that ACS estimates have larger estimated margins of error[6] (MoE) than the comparable estimates from the long-form decennial census data. ACS 1-year survey results, even for the largest areas, are inherently less reliable than 2000 Census results, as the following examples illustrate:

  - MoEs around 2000 Census median incomes for metropolitan areas as estimated by HUD range from 0.3 percent to 9 percent and average 1.5 percent.

  - In the 2000 Census, 91 percent of metropolitan area MFI estimates have MoEs of 2.5 percent or less.

  - MoEs around 2005 ACS MFI estimates for metropolitan areas with a population of 65,000 or more range from 0.7 percent to just under 20 percent and average 6.4 percent.

  - Less than 10 percent of 2005 ACS MFI estimates have MoEs of less than 2.5 percent.

- Estimates for areas smaller than census tracts (for example, block groups) will not be released in the official ACS tables. In contrast, long-form estimates provide block group data.

- The nature of several ACS-collected data items is altered. For example, the time period considered for the concept of income is changed significantly. The decennial census, taken in April, asked about income in the past calendar year, meaning that the 2000 Census actually provided mid-1999 income data. The ACS, for which data are collected throughout the year, asks for income from the preceding 12 months, meaning that the 2005 ACS collects income information spanning 2 years, from January 2004 through December 2005. Incomes reported in ACS surveys are inflated by the Census Bureau, using the CPI, to make them equivalent to annual incomes for the survey year.[7]

- Another change that affects both MFI estimates and FMRs is the definition of *residency*. The ACS defines residency as "current residence." This means a *housing unit* is a survey household's current residence if the people who are currently living or staying in the unit are expected to stay more than 2 months; if the people in the unit are staying for less than 2 months, but they have no other place to live or stay; or if people usually live at the sample address but are away for a short period of time. In contrast, the long-form survey used a "usual residence" definition (that is, the place where a person lives and sleeps most of the year). This difference has a potentially significant effect on measured incomes and rents in areas where people reside in vacation or second homes for more than 2 months.

Introducing ACS Data Into the Calculation of Median Family Incomes and Income Limits

The ACS provides the best data on local median income since the 2000 Census. Beginning with the FY 2007 MFI estimates, HUD sought to make as much use of the ACS data as was statistically justified. The 2005 ACS data became available in late 2006 and were incorporated into HUD's FY 2007 MFI estimates and Income Limits, released on March 20, 2007. ACS MFI estimates have significantly larger MoEs than decennial census estimates of MFIs and often produce lower estimates; therefore, HUD has implemented ACS results with some caution.

Challenges of Incorporating 2005 ACS Data in Median Family Income Calculations

In implementing 2005 ACS data, HUD faced two primary challenges. First, only estimates for areas with a population of 65,000 or more are available. Second, even when estimates of local median income are available, the smaller sample sizes of the ACS relative to the decennial census mean that ACS survey estimates are not as reliable.[8]

HUD's objective is to minimize the possibility of publishing income estimates in which the annual change is more a reflection of the estimation errors than a reflection of changes in underlying economic conditions. To meet this objective, HUD developed a formula for incorporating 2005 ACS local median income estimates into its FY 2007 MFI estimates that explicitly considers the MoEs in the local ACS results. The formula HUD developed gives lower weight to the potentially less accurate ACS estimates with large MoEs, thus limiting the influence of local ACS estimates in these areas on the HUD MFI estimates. Conversely, the formula gives heavier weight to ACS local median income estimates with small MoEs, enabling the ACS estimate to be the dominant component of HUD estimates in these areas.

How HUD Uses ACS Data in Median Family Income Estimates

HUD calculates MFI estimates by FMR area, using the Census Bureau definition of "family"[9] as the first step in the process of establishing Income Limits. The 2000 Census provides base income estimates for midyear 1999. HUD then updates these estimates to 2005 using the 2005 ACS income data. Update factors for areas with a population of 65,000 or more use local area ACS estimates in whole or part, depending on the ACS MoE. Update factors for smaller areas use ACS-based, state-level income changes. The 2005 MFI estimates are then trended to 2007 using standard HUD trending procedures.

Specifically, HUD uses the following major steps to calculate all FY 2007 MFI estimates and Income Limits:

- Aggregate decennial 2000 Census income distributions by FMR area and estimate mid-1999 MFIs based on these data.[10]
- For update factors, take mid-1999 MFI estimates to December 2005:
  - For areas with a population of 65,000 or more, use a weighted average of local area change as calculated by the change between the 2000 Census (1999 data) and ACS 2005 and the state change between those two surveys. The weighting used here is described in detail in the MFI documentation system referenced at the end of this article.
  - For areas with a population of less than 65,000, use a weighted average of Bureau of Labor Statistics (BLS) wage changes and ACS state-level income changes.
- Because of delays in the availability of BLS and ACS data, estimates are trended to produce a current estimate. All estimates are trended from December 2005 to April 2007 (1.25 years) with a trending factor of 3.5 percent per year, which is based on the average change in MFIs between the past two decennial censuses.
- For the outlying territories,[11] which currently lack BLS or ACS coverage, the 1999 income data from the 2000 Census are updated to 2005 using the national ACS income change.

Introducing ACS Data Into the Calculation of Fair Market Rents

HUD incorporated the 2005 ACS data into the FMR calculations for the FY 2008 proposed FMRs, published July 12, 2007. Some of the same concepts that HUD developed during the production of MFI estimates were also used for the publication of FMRs. HUD also took into account the significantly smaller sample available for generating FMRs. Because FMR estimates are based only on rents for two-bedroom, standard-quality, recent-mover, market-rate rental units, sample sizes are often small.[12] To explicitly consider this factor in the calculations, HUD uses information from both the survey MoE and the sample size to determine when and to what extent local ACS data should be used in FMR rent calculations.[13]

HUD used data from the 2005 ACS survey largely to replace the accumulated 2001-through-2005 FMR update factors from various sources HUD used to estimate FY 2007 FMRs. HUD continues to use random digit dialing rent surveys performed between 2001 and 2005 in FMR calculations in limited circumstances. When both the FMR-filtered sample size is 200 or more and the MoE is small, HUD has rebenchmarked FMR areas using the annual ACS rent estimates; these FMR areas have been rebenchmarked to 2005 for the FY 2008 proposed FMRs. For the FY 2009 FMRs, HUD may rebenchmark these and some additional FMR areas to 2006 using ACS data.

Challenges of Incorporating 2005 ACS Data in Fair Market Rent Calculations

In addition to the challenge of the limited coverage provided by the 1 year of ACS data, the next biggest challenge in using ACS data in the production of FMRs is inherent in the definition of FMR. HUD calculates FMRs for standard-quality, two-bedroom, recent-mover,[14] market-rate rental units. This definition of FMR means that HUD must eliminate large portions of the survey sample to provide a rental unit distribution that can generate FMRs using the following process:

- Remove approximately 65 percent of housing units because they are owned, not rented.
- From the 35 percent remaining renter housing sample, remove 60 percent of rental units because they are not two-bedroom units.
- Eliminate an additional 5 percent of the sample because those units do not meet standard-quality and market-rate housing requirements.

In total, HUD can use only about 10 percent of the ACS sample in the calculation of FMRs.

How HUD Uses ACS Data in Fair Market Rent Estimates

To produce FY 2008 proposed FMRs, HUD first calculates 2005-equivalent rents for all FMR areas using update factors, then evaluates valid local area ACS surveys against these 2005-equivalent rents, and then updates and trends these rents to April 2008, the midpoint of FY 2008, using standard FMR update procedures. HUD calculates update factors using decennial census data and 2005 ACS data. All update factors reflect the change in standard-quality, two-bedroom median rents between the 2000 decennial census and the 2005 ACS at the smallest level of geography for which at least 200 survey cases are available in the 2005 ACS data. HUD uses four different levels of aggregation to measure rent changes from 2000 to 2005. These levels of aggregation can be separated into two geographic categories: The first category is state based, and the second category is metropolitan-area based.

Of the two varieties of state-based update factors, the first, and most basic, factor measures the change in median rents using all observations available for a given state. The second state-based update factor is calculated from a subset of state observations. HUD derives the subset by removing the observations in metropolitan areas with valid ACS surveys (that is, ACS surveys with 200 or more standard-quality, two-bedroom observations). HUD uses this update factor to measure the change in median rents without the effect of rent changes in the portion of the state already covered by ACS metropolitan surveys.

HUD also generates update factors for two types of metropolitan area definitions, core based statistical areas (CBSAs) and FMR areas. CBSAs are unmodified Office of Management and Budget (OMB)-defined metropolitan areas. FMR areas are either OMB-defined metropolitan areas or HUD-defined subareas of CBSA, as defined in the Proposed FY 2006 and Proposed FY 2007 FMR preambles.[15]

The update factor HUD uses to generate the 2005 FMR base calculation (which is not the same as the published FY 2005 two-bedroom FMR) varies by the level of geography that is used. With one exception, the update factor HUD uses is the update factor for the smallest geographic area that also contains 200 or more survey observations.[16] The actual decision process is somewhat involved but described in detail in the online FMR documentation systems referenced at the end of this article.

After HUD generates the 2005 FMR base calculation using the decennial census-based rent and the relevant ACS-based update factor, it evaluates local area recent-mover ACS surveys. ACS recent-mover rent estimates are only used to provide a new 2005 FMR base calculation when the FMR area has more than 200 recent-mover cases and when the rent

result from these recent-mover cases is "statistically" different from the 2005 FMR base calculation.

HUD used local area and regional CPI inflation factors to take the rent estimates from June 2005 to December 2006 and used the standard HUD annual trending of 3 percent for 1.25 years to project the FMR estimate from the end of 2006 to April 2008.

ACS Interaction With HUD Programs

Although the ACS represents a significant improvement in the timeliness of socioeconomic data, HUD uses it with some caution. Estimates based on annual data introduce the likelihood that some estimates will move up and down from year to year because of estimate imprecision rather than real trends in economic conditions. Income Limits and FMRs are fundamental parameters HUD and other federal, state, and local government agencies use in the operation of many programs, and these programs are not currently designed to accommodate large year-in, year-out fluctuations. By implementing the ACS in calculating both MFIs and FMRs, HUD has intentionally designed the programs to mitigate against some of these fluctuations while preserving as much information as possible from the annual ACS on trends in incomes and rents.

Where HUD Publishes Its Median Family Income Estimates and Income Limits

HUD's MFI estimates and the associated Income Limits used for housing assistance qualification typically are released near the end of the first quarter of the calendar year. HUD publishes both the MFI estimates and Income Limits on the Office of Policy, Development, and Research (PD&R) HUD User website, www.huduser.org. Detailed explanations of MFIs and Income Limits are part of the Briefing Materials associated with each fiscal year publication of these estimates as well as a Frequently Asked Questions (FAQ) document for the FY 2006 and FY 2007 publications of MFI estimates and Income Limits.

Where HUD Publishes Its Fair Market Rents

FMRs are published twice each year in the *Federal Register*. The first publication typically occurs in the spring or early summer and contains proposed FMRs for comment for the coming fiscal year. The second *Federal Register* notice provides final FMRs by October 1st.

In addition, FMRs appear on PD&R's website, www.huduser.org. This website contains *Federal Register* notices that include a discussion of calculation and development methodology for the FMRs, electronic versions of printed tables, and data files of current and historical FMRs at the state and county levels.

Interactive Documentation Systems for Median Family Income Estimates and Income Limits

With the release of the FY 2007 MFI estimates and the associated Income Limits, HUD introduced two documentation systems. The first documentation system provides a summary of the MFI estimates and calculated Income Limits at the HUD 30-percent, 50-percent, and 80-percent levels for every FMR area for which these numbers are calculated. Links from this summary page are available to provide specific detail about how the MFI estimate was generated beginning with 2000 Census-based income estimates, through the use of 2005 ACS data, and incorporating further updating to get to the 2007 value. Links also exist for the detailed calculation methodology for each Income Limit level showing the generation of a preliminary four-person Income Limit, tests for high and low housing costs, calculation of each Income Limit for household sizes ranging from one to eight people, and the implementation of the Hold Harmless qualification, where necessary. The second documentation system is a scaled-down version of the first; it is intended for use by people interested in HUD's MFI estimates but not Income Limits. Both documentation systems are available at http://www.huduser.org/datasets/il/il07/index.html. A direct link to the summary system for both MFI estimates and Income Limits is http://www.huduser.org/datasets/il/il2007_docsys. html. The direct link to the MFI-only system is http://www.huduser.org/datasets/il/index_mfi.html.

Interactive Documentation Systems for Fair Market Rents

Beginning with the FY 2005 FMR publications, HUD developed and maintains an online documentation system available to all users of FMR data. HUD releases a new documentation system to coincide with each publication of FMRs in the *Federal Register*. The documentation systems provide exhaustive detail about the actual calculations of FMRs for every specific geographic area for which FMRs are calculated. With the documentation system, users can see each step in the calculation process. The FY 2008 documentation system enables users to see how HUD incorporates the 2005 ACS data in the determination of proposed FY 2008 FMR. Users can access documentations systems from FY 2005 to FY 2008 at http://www.huduser.org/datasets/fmr.html. In addition, readers who want to learn more about HUD's use of the ACS in its calculations of FMRs for FY 2008 can access the FY 2008 documentation system directly at http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr08.

Notes

[1] Income Limits: 42 U.S.C. 1437b; FMRS: 42 U.S.C. 1437f; 24 CFR 888.115.

[2] HUD also estimates Median Family Income (MFI) for whole metropolitan areas, metropolitan divisions, and micropolitan areas for banking regulatory purposes. In general, MFI and Income Limit areas use the same geographic area definitions as those used to determine Fair Market Rents (FMRs) because FMRs are used to calculate some Income Limits. Two exceptions are (1) Income Limits are calculated for Rockland County, New York, for which FMRs are not calculated and (2) Income Limits are not calculated for Columbia, Maryland, but FMRs are calculated. Extensive discussion of the development of current HUD FMR areas is posted at http://www.huduser.org/datasets/fmr/fmr2006P/Preamble_FY06_FMRP.pdf. Further modifications are discussed at http://www.huduser.org/datasets/fmr/fmr2007P/FY2007P_Preamble.pdf.

[3] The long-form sample data included roughly one-sixth of the households in the 2000 Census.

[4] Standard-quality rental housing units have the following attributes as derived from possible responses on the American Community Survey (ACS) questionnaire: "Occupied rental units paying cash rent," "Specified renter on 10 acres or less," "With full plumbing," "With full kitchen," "Unit built before 2005," and "Meals not included in rent." For the 2005 ACS, recent movers had moved into the unit in 2004 or 2005.

[5] Most Fair Market Rent (FMR) areas are based on a 40th-percentile rent. Certain areas, however, are assigned 50th-percentile FMRs, which were established by a rule published on October 2, 2000, that also established the eligibility criteria used to select areas that would be assigned 50th-percentile rather than the normal 40th-percentile FMRs. (See 24 CFR 888.113.)

[6] The American Community Survey seeks to provide estimates that are close to the true population values for the variables measured. The likely accuracy of these estimates depends partly on sample sizes and partly on the distribution of values for a variable. The margin of error, when added to and subtracted from the survey estimate, provides an indication of the range around a survey estimate, or the confidence interval, within which the true population value is likely to be found. For example, the 90-percent confidence interval for an estimate is the range around an estimate that provides a 90-percent likelihood of the true population value.

[7] *Income, Earnings, and Poverty Data from the 2005 American Community Survey*, page 2, accessed at census.gov/prod/2006pubs/acs-02.pdf.

[8] Decennial census estimates were also subject to sampling error, but the annual samples using fewer surveys, as published in the American Community Survey, likely are more revealing of sampling error.

[9] *Family* refers to the Census Bureau definition of a family, which is a householder with one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multiperson households of unrelated individuals.

[10] Underlying 2000 Census income distribution tables have not changed from FY 2006. They are posted at www.huduser.org.

[11] The areas without American Community Survey (ACS) coverage are American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands. Puerto Rico is covered by the ACS-equivalent Puerto Rico Community Survey.

[12] The limiting of the sample to two-bedroom, standard-quality, recent-mover, market-rate rental units is referred to as applying the "Fair Market Rent filter."

[13] The Census Bureau requires 3 unweighted sample cases or 50 weighted sample cases for publication of any cell in HUD special tabulations; however, HUD believes these requirements are too liberal. For example, a single area could

have five sample cases with very similar rent values. The margin of error for this survey result would be very small, but HUD would still reject these data as possibly nonrepresentative.

[14] Fair Market Rents (FMRs) traditionally have been based on recent-mover rents, a consideration that rents for new tenants often are higher than those for long-term residents. In the long-form decennial census data, the term "recent mover" generally was defined as a renter who moved into a unit within the past 15 months; however, this type of renter cannot be captured consistently in American Community Survey (ACS) data. The small ACS sample size means that few large areas have enough recent-mover rent responses to be considered probable as fully representative. HUD's ability to obtain and use recent-mover rents from the ACS as the basis of its FMRs will require the development of recent-mover bonuses based on larger area data. In less-populated areas, where estimates will be based on 3- or 5-year accumulated data, the term "recent mover" has no meaningful definition. For example, in an area where estimates are based on 5-year data (2005 through 2009 and released in 2010), a tenant who moved in during February 2004 and was surveyed in January 2005 would count as a recent mover, but a tenant who moved in during November 2007 and would be surveyed in December 2009 would not be classified as a recent mover.

[15] Extensive discussion of the development of current HUD FMR areas is posted at http://www.huduser.org/datasets/fmr/fmr2006P/Preamble_FY06_FMRP.pdf. Further modifications are discussed at http://www.huduser.org/datasets/fmr/fmr2007P/FY2007P_Preamble.pdf.

[16] Subareas for Fair Market Rent areas without valid local surveys receive either the core based statistical area (CBSA) or the state-level update factor, based on which factor moves its estimate closer to the CBSA rent value.

U.S. Housing Market Conditions is published quarterly by the U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

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