

American Community Survey

Housing: Question on Tenure

Question as it appears in the questionnaire.

14 Is this house, apartment, or mobile home –
Mark (X) ONE box.

Owned by you or someone in this household with a mortgage or loan? *Include home equity loans.*

Owned by you or someone in this household free and clear (without a mortgage or loan)?

Rented?

Occupied without payment of rent? → SKIP to **C**

Source: ACS-1(2009)KFI

MEETING FEDERAL NEEDS

Tenure (whether a home is owned or rented) is the most basic feature of the housing inventory. Homeownership rates have served as an indicator of the nation's economy for decades. These data are an integral component of the formula used by the U.S. Department of Housing and Urban Development to establish Fair Market Rents and also are essential for the Federal Housing Authority's mortgage insurance program. The U.S. Department of Health and Human Services is required to profile the housing tenure of Low-Income Home Energy Assistance Program (LIHEAP) households. The Bureau of Economic Analysis uses this information along with other census data to prepare the value of housing services for the National and Regional Accounts. This information is used to assess the costs of utilities based on the type of home ownership. Tenure also is used in calculating homeownership vacancy rates and rental vacancy rates that federal and local agencies use to evaluate the overall viability of local housing markets.

COMMUNITY BENEFITS

Planning

Local planners use data on tenure to assess neighborhood stability.

Banking

Data on tenure are used to distribute funds for mortgage insurance, for rental housing in urban renewal areas, and for national defense housing.

Housing

Tenure is one of the integral components used by the U.S. Department of Housing and Urban Development to establish Fair Market Rents for different localities throughout the country. This information is used to allocate Section 8 and other federal housing program subsidies that assist American families to afford decent, safe, and sanitary housing.

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