

Housing Trust Fund Tenant Data:

What data is collected and how to access it?



Results from a Data Inventory / *Jenny Hutchison, Sydney Idzikowski*

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Why It Matters

Accessing relevant publicly available data and/or data directly from local or state partners, such as property managers or the North Carolina Housing Finance Agency (NCHFA), would enable a better understanding of who is being served by the City of Charlotte Housing Trust Fund (HTF) and the impact that financing for affordable housing has on the quality of life of Charlotte residents. The UNC Charlotte Urban Institute research team conducted a data inventory to understand what tenant data is being collected and how to access that data.



What We Found

The City of Charlotte's (the City's) shared systems with the NCHFA can be utilized to better understand who is served by the Housing Trust Fund (see Appendix C for a list of variables). A portion of the data in this system has been used for compliance purposes and there is great potential to expand the use of the data to understand who is being served. Variables that can be used to examine tenant characteristics include:

- Household level income and rent paid
- Length of time in the unit
- Demographics (such as race, ethnicity, gender and age) and household information are currently excluded from the data made available to the City. We would suggest working with NCHFA to see if this information could be made available to the City. Alternatively, the City could ask Property Managers to provide the information.

While this data has been available for both the City and the state, the majority of the research completed has been at the property level to understand neighborhood outcomes, with less focus on individual tenant outcomes. NCHFA has also recently expanded their strategic goals to include information related to tenants.¹ For the City, staff capacity is a constraint on their ability to manage, maintain and analyze the data.

The research team identified other possible avenues for accessing data. Information for understanding avenues for accessing data is based on interviews with key informants (see Appendix B), and internet based searches. We have listed the data sources (see table 1) by how useful it would be for research on HTF tenants based on three criteria:

- Coverage of HTF tenants
- Available variables
- Accessibility of data

How We Did It

To examine what tenant data associated with affordable and Low-Income Housing Tax Credit properties is available, and currently being used, we completed a review of literature based on tenant data. The variables identified in the literature review were then matched to variables of interest identified by the City. See Appendix A for the literature identified. Lastly, we completed interviews with key informants (see Appendix B for list of experts) to understand what data is available locally and how to access it.

¹NCHFA. (2025). NC Housing Finance Agency Strategic Plan 2025-2029. NC Office of State Budget and Management.
<https://www.osbm.nc.gov/documents/files/strategic-plan-hfa/download?attachment>

Next Steps/Recommendations

Based on the findings we recommend the following:

- Identify procedures for accessing and utilizing tenant data related to HTF properties.
- Consider using Inlivan data to understand who is accessing HTF units with a Housing Choice Voucher (HCV). This data should be similar to data accessible by the City but is limited to households requiring additional support beyond the below market rents offered at HTF properties. In addition to understanding this population it would enable researchers to become familiar with the tenant data while data practices are established at the City.
- Review questions to identify those that could be addressed through data available to the City through the shared systems with NCHFA.

TABLE 1: Possible sources of data listed by usefulness

Data Source	How to Access*	Pros	Cons
NCHFA	• Data collected by NCHFA is made available to the City of Charlotte, and can be accessed directly by the City through a shared reporting system.	• Unit level data • Could be linked by property name/ address. • Data can be downloaded in excel • Includes most of the info collected by the form 50058 such as income, rent, housing assistance. • <i>See Appendix C for a full list of variables.</i>	• Demographic data is collected by NCHFA, but not made available to the City. • No waitlist or prior address data • Household (HH) information is limited to the number of occupants. No info on the type of HHs (i.e. two adults, single parent & child, etc.)
Housing Trust Fund Property managers (PM)	• The City only receives a small sample for compliance purposes from PMs • Could request all data for tenants of HTF properties	• Has the same data as NCHFA	• Need to collect from multiple PMs. • Not sure their willingness or ease of extraction • The city does not have the capacity to house and manage the data.
Inlivan	• Request via the Charlotte Regional Data Trust • Via Inlivan directly	• Link to HTF properties by address • Collects data from tenants with either a HCV or a project based subsidy • Includes all members of the household and demographic info for each member	• Would not include tenants that do not have a HCV or project based subsidy. • Data could be skewed towards HH's that are more financially insecure.
Mecklenburg County Department of Community Resources: Economic Services	• Request via the Charlotte Regional Data Trust • Via Mecklenburg County DCR directly	• Link to HTF properties by address • Large data set of individuals that access economic services from the state • Has HH information including demographic info	• Address is over-ridden, only has the most current address. • No income information, other than meets eligibility targets • Can't pinpoint move-in
Charlotte-Mecklenburg Schools	• Request via the Charlotte Regional Data Trust • Via CMS directly	• Link to HTF properties by address • Includes an economically diverse data set • Includes educational outcomes	• Only provides information on children. • Can't pinpoint move-in
Crisis Assistance Ministry	• Request via the Charlotte Regional Data Trust • Via Crisis Assistance Ministry directly	• Link to HTF properties by address • Has information on income, rent, HHs and demographics	• Would only include data when HH was in crisis • HH information is over-ridden, only provides current status.
HUD data	• HUD website	• Covers all LIHTC properties • Data is collected by the property manager consistent with the form 50058	• Data is aggregated at the property level, and can not be linked. • Limited data is available and detail levels or categories within a variable are limited.
HUD linkage to nationwide surveys	• National Center for health statistics	• Can request linkage between national survey data (i.e. NHANES & NHIS) and HUD data. • Both surveys collect a wide range of health data.	• More viable for a one time study, not ongoing studies. • It appears that data would be national and can not be restricted to a county or specific buildings.

*The time required to access data may vary depending on where the data is coming from.



Prepared for the City of Charlotte.

Appendix A - Literature Review

Literature Review - Tenant Data of Interest

In our literature review for Low Income Housing Tax Credit (LIHTC) tenant data (see Appendix A), we identified articles that reported on individual-level tenant data that aligned with data that was of interest to the City of Charlotte (the City). The data used in the reviewed studies was primarily collected through the US Department of Housing and Urban Development's (HUD) 50058 form, which is completed at initial tenant application to the housing unit and is updated annually. Studies working with this data relied on partnerships with HUD officials or used data provided by a state housing agency. Some data listed below may not be collected regularly for all LIHTC properties.

Table 1: Overview of tenant data used in research and what the City is interested in

Variable	Data - Existing Studies*	Of interest to the City
Demographics	Race/Ethnicity, Gender, Age	Same as variables listed in existing studies
Household/Unit Info	# of Household (HH) members, size of unit	Same as variables listed in existing studies
Income	HH income (certified annually)	HH Income
Rent	Rent paid, Maximum rent allowed, Area Median Income (AMI) bucket, Rental assistance (i.e. HCV)	AMI percentage bucket
Entry/Exit date	Move-in Date, Exit date and reason for exit*	Same as variables listed in existing studies
Eligibility Criteria**	Property Managers' Admissions policies	Same as variables listed in existing studies
Other variables of interest	Disability	Wait list info, prior address

*Reason for exit collected at the state level (Washington state) and may not be collected in NC.

**Eligibility criteria were collected through scraping websites and are not part of a regular systematic collection process.

Full citation: Name of Author. Year of Publication. Title. website	Research Question	Data Sets Used	Sample/Population
Brucker, D.L., Helms, V., & Souza, T. (21018). Health and health services access among adults with disabilities who receive federal housing assistance. Housing Policy Debate, 28(2), 248-266	Provides the first detailed look at health and health-care utilization for adults with disabilities who are receiving federal housing assistance	HUD Admin data; NHANES survey data	1448 adults living in HUD subsidized housing from 2010 to 2012.
Center on Budget and Policy Priorities, 2025. North Carolina Federal rental assistance fact sheet https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#NC	Who is receiving federal rental assistance in North Carolina and who is not.	Public data from HUD and USDA, and a non-public dataset from HUD's of Policy Development and Research for demographic and HH info. Unmet need determined through the ACS.	271,100 individuals living in NC using federal rental assistance to afford modest housing in 2023.
Greenlee & McClure, 2024. Participation, transition and length of stay in federal housing assistance programs. 26 (2), p. 41-59.	Describes HH level participation in federal housing assistance programs and prevalence of transitions between programs.	HUD-assisted administrative data	HH's participating in HUDs rental assistance programs (HCV, Section 8 project based rental assistance, public housing).
Matheson, A. I., Colombara, D. V., Pennucci, A., Shannon, T., Chan, A., Suter, M., & Laurent, A. A. (2023). Seeing the big picture with multisector data: factors associated with exiting from federal housing assistance by exit type. Cityscape, 25(2), p. 261-307	What factors are associated with exiting from housing assistance? And what factors are associated with each exit type?	HUD form 50058 Moving to Work; Exit data was collected separately at the local agency; Behavioral Health service data; employment security dept; Healthcare for the homeless Network; HMIS; and Medicaid claims data.	8,266 Heads of HH served by King County Housing Authority and the Seattle Housing Authority.
Miller, G. (2024). Porting to opportunity: An analysis of portability in the housing choice voucher program. Cityscape, 26(2), 163-178.	Tracks porting moves using HUDs internal admin data.	HUD Admin data, ACS Survey data for neighborhood characteristics	150,363 HH who received HCV in 2012
O'Regan, K. M., & Horn, K. M. (2013). What can we learn about the Low-Income Housing Tax Credit program by looking at the tenants? Housing Policy Debate, 23(3), 597-613.	Examines tenants of LIHTC across multiple states incomes, rental assistance, rent burden and economic diversity. Looks to understand if incomes are at or near the federal maximum allowable income limits.	Received tenant data from 18 states (states with complete data on LIHTC units in the state). Data from 2009/2010	Includes 530,000 LIHTC units.
Smith, M.C., & Byrne, T.H. (2023). Locked out: Thes systematic exclusion of poor renters from federally subsidized housing. Housing Policy Debate, 33(4), p.983-1001.	This study assesses how the admissions policies of public housing authorities and Section 8 Project-Based Rental Assistance developments in Rhode Island define criteria for denial on the basis of applicants' criminal legal history, alcohol use, landlord history, and credit history.	HUD list of subsidized properties. Admission plan data was pulled from property websites.	108 plans covering 37% of total developments and 41% of total units.

The Lewin Group. (2016). <i>Picture of Housing and Health Part 2: Medicare and Medicaid Use Among Older Adults in HUD-Assisted Housing, Controlling for Confounding Factors</i> . Dept of Health & Human Services.	Assess match rate between HUD and Centers for Medicaid & Medicare Services data; estimate Medicaid & Medicare enrollment; compare HUD assisted individuals to unassisted individuals.	Tenant level admin data from HUD and admin data from CMS.	12 geographic areas across 9 states in the US (most were from the East coast). n=2,057,893
Wang, T.W., Helms, V.E. Ashley, P.J., & King, B.A.. (2018). Characteristics and correlates of cigarette smoking status among US adults receiving federal housing assistance. <i>Preventing Chronic Disease</i> , 15(E48)	The objective of this study was to describe characteristics and correlates of cigarette smoking status (current, former, never) among HUD-assisted adults.	Matched date between HUD admin data and National Health Interview Survey	4771 adults. HUD assisted adults from 2007 - 2012. Used probability design to capture a nationally representative sample.
Williamson. 2011. Can they afford the rent? Resident cost burden in low-income housing tax credit developments. <i>Urban Affairs Review</i> . 47(6) p. 775-799	Examines affordability as defined by the cost burden measure for nearly 38,000 Florida LIHTC households.	Tenant Income Certification records from Florida Housing Finance Corp. LIHTC property owners are required to submit Tenant Income Certifications	37,904 LIHTC units in Florida, of which 7,032 had a housing choice voucher.

Appendix B - List of key informants for table on data sources

Name	Title	Organization
Stacy Bridges	Special Assistant to the President & CEO	Charlotte Housing Authority
Michael Englehart	Housing Trust Fund Manager	City of Charlotte
Delia Joyner	Asset Manager Supervisor	City of Charlotte
Dr. Jackie Tynan	Data Analytics Manager	City of Charlotte
Lindsay Rosenfeld	Lead Policy & Research Analyst	North Carolina Housing Finance Agency
Susan Westbrook	Manager of Rental Assets	North Carolina Housing Finance Agency
Dr. Yongian Chu	Director, Childress Klein Center of Real Estate	Belk College of Business, University of North Carolina at Charlotte
Sydney Idzikowski	Associate Director, Charlotte Regional Data Trust	Urban Institute, University of North Carolina at Charlotte

Appendix C - List of variables accessible by the City

Project name
Unit number
Square feet
Number of bedrooms
Handicapped access
Type of unit
Name
Unit type
Occupants (*number of individuals in the household*)
Event type (*move out, move in, income changed between recertification, recertification*)
Event date
Move in date
Income set aside (*percentage of units reserved for low-income tenants*)
Rent set aside (*percentage of units must be reserved for and occupied by households earning below a certain income level*)
Annual income
Max eligible income
Tenant rent
Total rent
Housing assistance amount
Type of housing assistance
Utility allowance
Mandatory fees
Max LIHTC rent
Displaced by natural disaster
Disabled

Appendix D - Acknowledgements

Thank you to the Housing Assessment and Review Panel (HARP) for your contributions to this brief.

HARP Members

Tiffany Capers
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Lori Thomas
Michelle Zuniga