This may help explain lower rates of LIHTC usage because, although reservations have less equity per dollar than in major metropolitan areas like New York or DC. Still, little research has been done to try to understand exactly what characteristics among LIHTC properties on Native American lands. Projects require housing subsidies, which would include the LIHTC program. Projects depend on tax credit equity and subsidies to make up the difference between the affordability and rent that tenants are willing to pay. The affordability and remaining equity vary depending on the type of Native American land and tribal jurisdiction.

Low population density, lower aggregate incomes, and challenging economic conditions often result in greater housing needs per capita that are not fully met. Indian reservations are located in 70 of the 386 persistent poverty counties, according to the 2011 American Community Survey. The median age among reservations is 30.5 years, compared to 37.3 years nationwide. The average unemployment rate among reservations is 13.4 percent compared to 9.6 percent nationwide. Low-income households are less able to support debt financing and amortize the costs of homeowner equity in rural areas because households in low-poverty areas are more likely to have a lower population density and lower aggregate incomes.

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Limited LIHTC units in Census Tracts with 90 Percent or More Native Land

LIHTC Only Used for 3 Percent of all Rental Housing on Native Lands

Native Lands Use Fewer LIHTC Units than Urban, Rural Probability of Formal Housing Using LIHTC

The LIHTC program is relatively high. This may help explain lower rates of LIHTC usage because, although reservations have less equity per dollar than in major metropolitan areas like New York or DC. Still, little research has been done to try to understand exactly what characteristics among LIHTC properties on Native American lands. Projects require housing subsidies, which would include the LIHTC program. Projects depend on tax credit equity and subsidies to make up the difference between the affordability and rent that tenants are willing to pay. The affordability and remaining equity vary depending on the type of Native American land and tribal jurisdiction.