



Digital Equity

Advancing Digital Equity in Housing Credit Properties

2025

Digital equity -- the concept that everyone, everywhere can benefit from digital technologies, including the internet -- is a key element to any thriving community. It is also essential for households to fully participate in the current economy, receive education from an elementary to post-graduate level, and ensure access to quality-of-life services like healthcare and expanded work opportunities. Against the backdrop of an increasingly acute digital divide, which puts underserved and low income communities at a disadvantage, state and local housing finance agencies (HFAs) have a significant opportunity to ensure that residents of [Low-Income Housing Tax Credit \(Housing Credit\)](#) properties have access to affordable and quality internet services, and can do so by incentivizing or requiring developers to:

1. Build broadband infrastructure capable of high internet speeds,
2. Supply affordable in-unit and community internet service,
3. Provide access to internet-enabled devices, and
4. Offer opportunities for digital skill-building.

The following analysis, which examined 53¹ [Qualified Allocation Plans \(QAPs\)](#) released before December 2024, provides insight into how HFAs consider these components of digital equity, the standards to which HFAs hold developers, and the extent to which Housing Credit residents are assured digital connectivity.

See Table 1 for a full summary of HFA strategies to promote digital equity in Housing Credit properties.

High-Speed Broadband Infrastructure

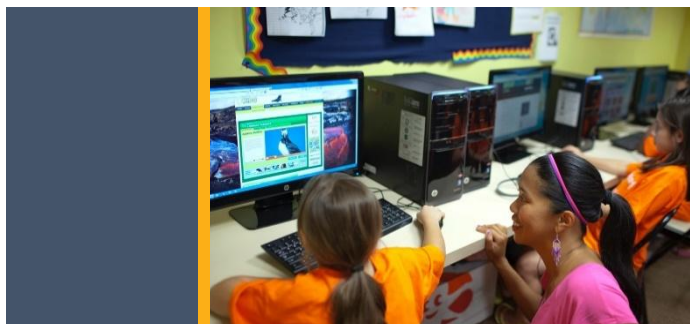
Broadband infrastructure is the critical first step to internet access and consists of cables, fiber optics or wiring integral to the structure that is accessible in each dwelling unit. As of late 2024, 40 HFAs require or incentivize the installation of broadband infrastructure in both new construction and substantial rehabilitation properties receiving an allocation of Housing Credits. Internet speed is important too. Despite [nationally elevating standards for internet speeds](#), many

40 OUT OF
53 HFAs

require or incentivize the installation of broadband infrastructure in both new construction & substantial rehabilitation properties receiving an allocation of Housing Credits

¹ All 50 states, plus DC, New York City and Chicago

HFAs do not explicitly detail required internet speeds in their QAPs. Currently, 10 HFAs explicitly reference the Federal Communications Commission (FCC) minimum standard of 25 Mbps for downloading and 3 Mbps for uploading. Another 14 HFAs indicate that broadband infrastructure should be “high speed,” but do not offer specifics of what that means. Only three HFAs elevate internet speed standards above 25/3 to a 100 Mbps standard: New York State, New York City and Maine.



Residents at Galen Terrace, Washington, D.C.

Affordable Internet Service in Units

To make use of broadband infrastructure, residents require internet service offered by an internet service provider through an internet plan. In developments where broadband infrastructure is included but internet service is not, residents carry both the administrative burden of coordinating installation and the cost burden of paying for the plan. To date, 24 HFAs include language incentivizing or requiring internet service in-unit. New York and Wisconsin are the only HFAs that mandate in-unit internet service, with the remaining 22 HFAs incentivizing the service. For example, Kansas incentivizes in-unit internet by providing a list of amenities that the owner can provide, with one option being “Free Wifi or a computer room.” In order to receive points, the owner must provide three of the listed amenities or which free wifi is one option.

24 OUT OF
53 HFAs

include language on internet
service provision in-unit

Internet-Enabled Device Availability

Expanding meaningful access to devices – laptops, desktops, and tablets -- is the next step to closing the digital divide. As of late 2024, 17 HFAs explicitly encourage developers to offer access to devices, primarily through incentivizing computer rooms. Concerns about the quality of the rooms, their utility to residents, and costs for developers have led Texas, Missouri, and Pennsylvania to use an alternative approach: incentives for device check-out programs. The Pennsylvania QAP includes specific language about device sharing along with incentives for provision of free internet service. While there is no data yet on developers’ implementation of the relatively new program in Pennsylvania, device check-out programs could prove to better serve resident needs and reduce developer costs associated with the construction and maintenance of full computer rooms.

17 OUT OF
53 HFAs

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Device Check-Out Programs

Device check-out programs can be an effective way at providing residents with computer access without the high costs associated with creating computer rooms. Computer rooms can be beneficial because they provide high performance and accessibility because of the large desktop computers and screens. However, they lack the beneficial aspects of laptop programs, including portability, cost effectiveness, and versatility. Pennsylvania, Missouri, and Texas are three examples of HFAs that include language about device sharing programs.

- Pennsylvania awards 5 points for a device sharing program, alongside free Broadband Wi-Fi in public areas, as well as either free in-unit Wi-Fi or an internet utility allowance.
- Missouri incentivizes “Service-Enriched Housing” to increase connection between affordable housing and supportive services. They award one point for each service, one of which being “computer lab or computer check-out program” for family properties.
- Texas provides two points for a business center with a workstation and internet access, as well as either “two desktop computers or laptops to check-out upon request.”



Digital Skills Training Opportunities

The increasing digitization of the workplace requires increasing access to digital skill building opportunities—especially for low-income households. But few HFAs across the country at present encourage developers to offer these opportunities. Digital skills programs are only explicitly encouraged or required by 10 HFAs. Language on digital skill building in each of the 10 QAPs varies: Mississippi, for example, encourages “computer classes” while Missouri invites developers to offer “seminars on the internet.” Among the strongest provisions is Florida’s digital skill building requirement, which has been a feature of the Florida Housing application for over a decade. Though it only applies to senior developments, the provision includes specific language requiring developers to tailor the level of the classes based on the needs and requests of residents, in addition to ensuring the classes are provided on a regular basis at no cost to residents. Virginia’s HFA has taken a different approach to digital skill building. The Virginia QAP ties “internet education information” to Wi-Fi provision, requiring developers to provide residents with internet safety tips along with the required provision of community room Wi-Fi and the incentivized provision of in-unit Wi-Fi.

10 OUT OF
53 HFAs

explicitly encourage or require
digital skills programs.

Conclusion

By incentivizing or requiring developers to provide quality internet infrastructure and affordable service, available devices, and skills training opportunities, HFAs are committed to ensuring residents of Housing Credit properties have access to an essential tool, allowing them to fully participate in all aspects of modern life.

TABLE 1: State Strategies to Promote Digital Equity in Housing Credit Properties

HFA	BROADBAND INFRASTRUCTURE		INTERNET SPEED (Mbps)	IN-UNIT INTERNET SERVICE		DEVICE ACCESS		DIGITAL SKILLS TRAINING	
	Inc.	Req.		Inc.	Req.	Inc.	Req.	Inc.	Req.
AK		x	25						
AL						x			
AR									
AZ	x			x					
CA	x		25	x				x	
Chicago		x		x		x			
CO									
CT	x		"high speed"						
DC			"high speed"	x					
DE	x			x		x			
FL		x		x		x			x
GA		x	25						
HI									
IA		x							
ID		x	"high speed"			x			
IL									
IN		x	"high speed"	x		x		x	
KS		x		x		x			
KY									
LA		x		x		x			
MA		x							
MD		x	"high speed"						
ME		x	100						
MI		x	"high speed"						
MN									
MO		x	25			x			x
MS		x		x		x			x
MT		x							
NC									
ND		x	25						
NE	x		"high speed"	x					
NH									
NJ		x	"high speed"	x					

NM		x	25					x	
NV		x		x		x			
NY		x	100		x	x			
NYC		x	100						
OH		x	25	x					
OK	x		25	x		x			
OR									
PA		x	25	x		x			
RI		x							
SC									
SD		x							
TN	x		"high speed"			x			
TX	x		"high speed"	x		x		x	
UT	x			x		x		x	
VA	x		"high speed"	x				x	
VT									
WA		x	25	x					
WI		x	"high speed"		x				
WV	x		"high speed"	x				x	
WY		x	"high speed"	x					
Total	40/53			24/53		17/53		10/53	

Learn more about how QAPs can accelerate the affordability, opportunities, and sustainability of affordable housing on our [QAP analysis home page](#)