What is Affordable Housing?

Affordable housing describes housing that is affordable to residents relative to their area's median family income (AMFI). Area Median Family Income (AMFI) is defined as the middle family income for each region.

**INCOME CATEGORIES**

Source: U.S. Department of Housing and Urban Development (HUD)

<table>
<thead>
<tr>
<th>Income Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income (ELI)</td>
<td>0-30%</td>
</tr>
<tr>
<td>Very Low Income (VLI)</td>
<td>31-50%</td>
</tr>
<tr>
<td>Low Income (LI)</td>
<td>51-80%</td>
</tr>
<tr>
<td>Moderate Income (MI)</td>
<td>81-100%</td>
</tr>
</tbody>
</table>

**Area Median Family Income Breakdown by Location**

Source: U.S. Department of Housing and Urban Development (HUD)

- **U.S.** $67,871
- **Texas** $64,585
- **Houston** $74,900
- **Austin** $86,000
- **San Antonio** $66,800
- **Dallas** $77,200
- **Ft. Worth** $75,200

Being cost-burdened means spending more than 30 percent of a household's income on housing costs and utilities. Housing and utility expenses exceeding this amount restrict a family's ability to accommodate other costs of living such as health care, child care, transportation, and education.

**Who are Cost-Burdened Texans?**

Below are just a few examples of Texans who are cost-burdened.

- **Teachers**
  - Avg. Income: $55,454
- **Police**
  - Avg. Income: $64,093
- **Child Care Providers**
  - Avg. Income: $27,091
- **Paramedic/EMT**
  - Avg. Income: $41,685
- **Veterans**
  - Avg. Income: $56,020
- **Elderly**
  - Med. Income: $23,394

**Source:**
- Teachers: Glassdoor
- Police: U.S. Department of Housing and Urban Development (HUD)
- Child Care Providers: U.S. Department of Housing and Urban Development (HUD)
- Paramedic/EMT: U.S. Department of Housing and Urban Development (HUD)
- Veterans: U.S. Department of Housing and Urban Development (HUD)
- Elderly: U.S. Department of Housing and Urban Development (HUD)

**48% of Texans are Cost-Burdened**

Source: Apartment List

**The Housing Spectrum**

The Housing Spectrum represents general affordable housing options at various income levels.

**Homeless / Emergency Shelters**

**Transitional Housing**

**Permanent Supportive Housing**

**Public Housing**

**RAD/Housing Choice Vouchers**

**Affordable Rental Housing**

**Market Rental Housing**

**Market Home Ownership**

**Relationship to % of AMFI**

0% 30% 60% 80% 120%

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