

AFFORDABLE HOUSING

WHAT IT IS AND WHO IS IMPACTED

What is Affordable Housing?

Affordable housing is housing that costs no more than 30 percent of a household's income relative to the area's median family income (AMFI). Area median family income (AMFI) is the midpoint of a region's income distribution.



INCOME CATEGORIES

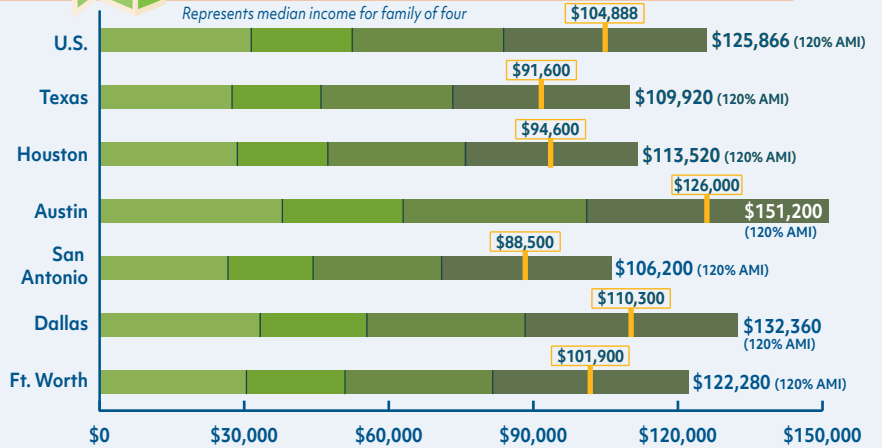
Source: U.S. Department of Housing and Urban Development (HUD)

Extremely Low Income (ELI)	Very Low Income (VLI)	Low Income (LI)	Moderate Income (MI)
0-30%	31-50%	51-80%	81-120%
% of Area Median Family Income (AMFI)			



Area Median Family Income Breakdown by Location

Represents median income for family of four



Area Median Family Income 100% AMFI

Source: ACS 2013 - 2023 & HUD, 2024 Income Limits

The Housing Spectrum

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



TAAHP Represents Housing Providers Serving the 30%-80% AMFI Market

Relationship to % of AMFI



51% of Texas Renters are Cost-Burdened

Source: Joint Center for Housing Studies of Harvard University

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.

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

Who are Cost-Burdened Texans?

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



Teachers
\$57,761
Avg. Income*



Police
\$69,027
Avg. Income*



Elderly
\$55,974
Med. Income**



Child Care Providers
\$33,715
Avg. Income*



Paramedic/EMT
\$46,110
Avg. Income*



Veterans
\$63,283
Avg. Income**

*Sources: Salary.com, Glassdoor, Indeed.com **Incomebyzipcode.com & gov.texas.gov.