

AFFORDABLE HOUSING

WHAT IT IS AND WHO IS IMPACTED

What Does Affordable Mean?

Housing affordability means paying no more than 30% of income towards housing costs. There are a number of programs that create dedicated Affordable Housing that tie rent to Area Median Family Income (AMFI), which is the midpoint of a place's income distribution.



INCOME CATEGORIES

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

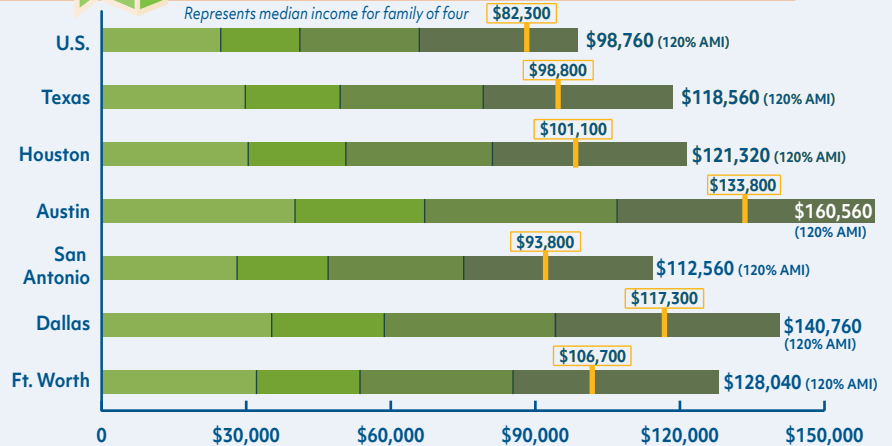
Extremely Low Income (ELI)	Very Low Income (VLI)	Low Income (LI)	Moderate Income (MI)
0-30%	31-50%	51-80%	81-120%

% 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, 2025 Income Limits

The Housing Spectrum

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



TAAHP Primarily 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 often cost-burdened.



Teachers
\$52,231
Avg. Income*



Police
\$57,901
Avg. Income*



Elderly
\$55,974
Med. Income**



Child Care Providers
\$31,952
Avg. Income*



Paramedic/ EMT
\$46,961
Avg. Income*



Veterans
\$63,283
Avg. Income**

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