

AFFORDABLE HOUSING

WHAT IT IS AND WHO IS IMPACTED

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)

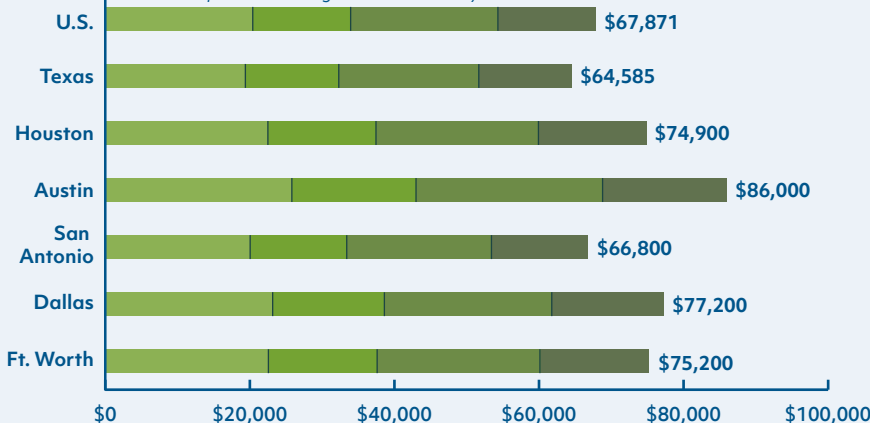
Extremely Low Income (ELI)	Very Low Income (VLI)	Low Income (LI)	Moderate Income (MI)
0-30%	31-50%	51-80%	81-100%

% of Area Median Family Income (AMFI)



Area Median Family Income Breakdown by Location

Represents average income for family of four



Area Median Family Income

Source: ACS 2012-2016 & HUD, 2018 Income Limits

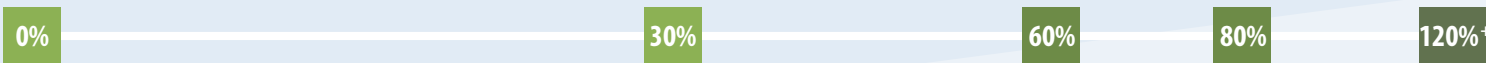
The Housing Spectrum

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



48% of Texans are Cost-Burdened

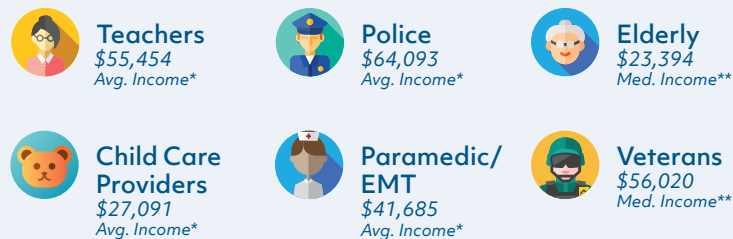
Source: Apartment List

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.



*Source: Glassdoor **Pension Rights & Veterans Affairs.