

Term	What is it?	What incomes does it serve?	Also known as...
Affordable housing	Housing that costs 30% or less of a household’s budget	All	Low-income housing Workforce housing
Attainable Housing	Homes that are deemed "affordable" to a group of people within a specified income range. This term is often used interchangeably with "workforce housing."	No "official" income level. It may include incomes up to 120% of AMI.	Affordable housing Market-rate housing Workforce housing
Low-Income Housing	Rental or for-sale housing that’s made affordable, through subsidies, to low– and moderate-income households. Deed restrictions or other controls limit the resale price or rent for a specified number of years. Affordability may be guaranteed for periods of time ranging from 10 years to perpetuity.	60% of AMI (rental)  80% of AMI (ownership)	
Supportive Housing	A combination of housing and services for those facing complex challenges such as homelessness or very low incomes, and/or serious, persistent issues like substance abuse or addiction, mental illness, disability, dementia, and HIV/AIDS. Housing is coupled with social services like job training, life skills training, alcohol/drug abuse programs, and case management.	No “official” income limits. Depending on the market, may be up to 120% AMI.	Affordable housing  Market-rate housing
Market Rate Housing	Housing that’s sold at full-market value without restrictions or income eligibility.		Workforce housing
Workforce Housing	Housing that’s affordable to parts of the workforce earning low, moderate, and entry-level incomes like teachers, police officers, medical technicians, construction workers, and retail and restaurant staff. Workforce housing may include both rentals and homeownership opportunities, and is generally located near employment centers. It may be either subsidized or unsubsidized.	No “official” income limits. Depending on wages and the market, it may be up to 120% AMI.	Market-rate housing

		2-Person Household			4-Person Household		
		Income	Affordable Rent	Affordable Home Price	Income	Affordable Rent	Affordable Home Price
<b>Low-income rental threshold</b>	30% AMI	\$16,560	\$414	\$41,400	\$20,700	\$517	\$51,750
	60% AMI	\$33,120	\$828	\$82,800	\$41,400	\$1,035	\$103,500
<b>Low-income ownership threshold</b>	80% AMI	\$44,160	\$1,104	\$110,400	\$55,200	\$1,380	\$138,000
<b>Workforce housing</b>	100% AMI	\$55,200	\$1,380	\$138,000	\$69,000	\$1,725	\$172,500
	120% AMI	\$66,240	\$1,656	\$165,600	\$82,800	\$2,070	\$207,000
	150% AMI	\$82,800	\$2,070	\$207,000	\$103,500	\$2,587	\$258,750

Income and rent data from [MSHDA](#). Affordable home price based on 30% of household income plus taxes/insurance (approximately 2.5 times annual income)