

THE COALITION

Listen. Interpret. Innovate.

Workforce Housing Policy

An SC, DC, and TX Policy Acceleration Partnership

Workforce Housing (n.):

Industry shorthand for the housing segment between Low-Income Housing Tax Credits and Market-Rate.



- Yes, people with higher and lower incomes work!
- Yes, regardless of work status, everyone deserves a home!



Usually around 80% to 120% of median income

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Typical Households Often Cannot Afford Their Metro Area's Typical Home

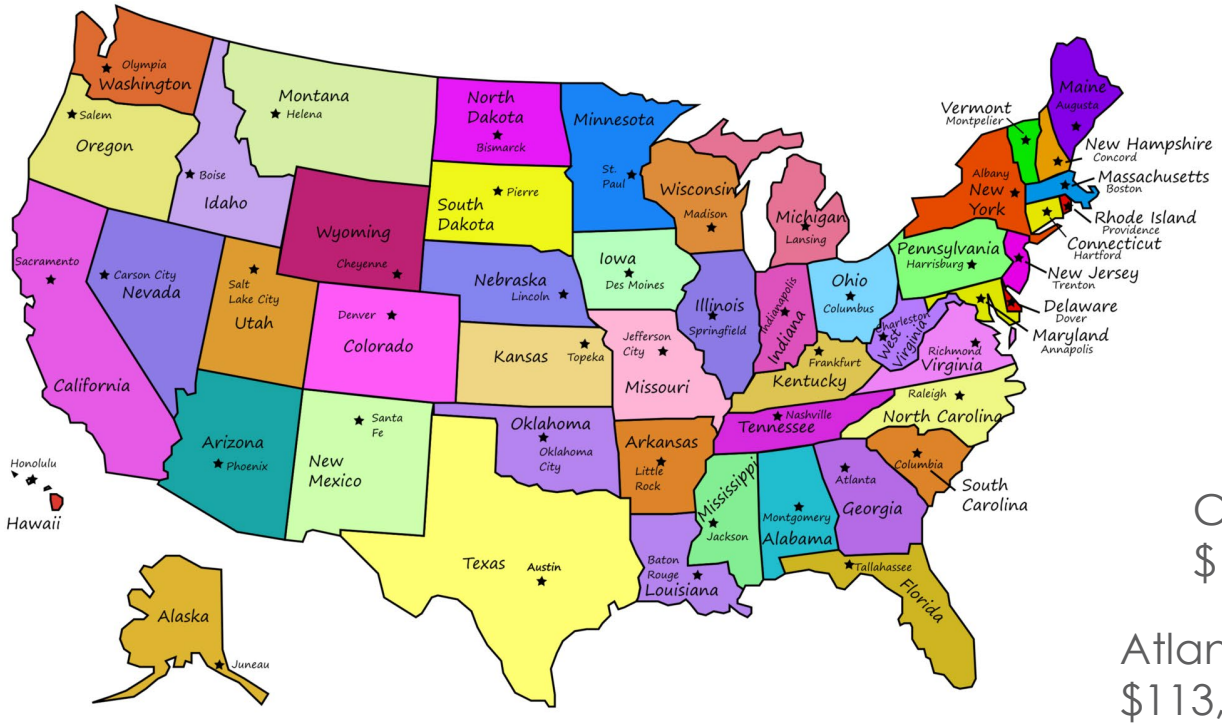
Seattle, WA:
$175,700 vs. $258,981

Sacramento, CA:
$124,400 vs. $202,984

Denver, CO:
$144,000 vs. $199,009

Phoenix, AZ:
$112,400 vs. $155,352

Santa Fe, NM:
$118,600 vs. $194,980



Portland, ME:
$125,000 vs. $191,114

Washington, DC:
$136,100 vs. $203,179

Nashville, TN:
$114,300 vs. $159,090

Charleston, SC:
$117,500 vs. $151,615

Atlanta, GA:
$113,500 vs. $133,111

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Median Income vs. $ Needed to Buy a Median-Priced Home

Why do housing markets struggle to fill this gap?

LOCAL REGULATIONS ADD COSTS



RESTRICTIVE ZONING BANS MODEST HOMES

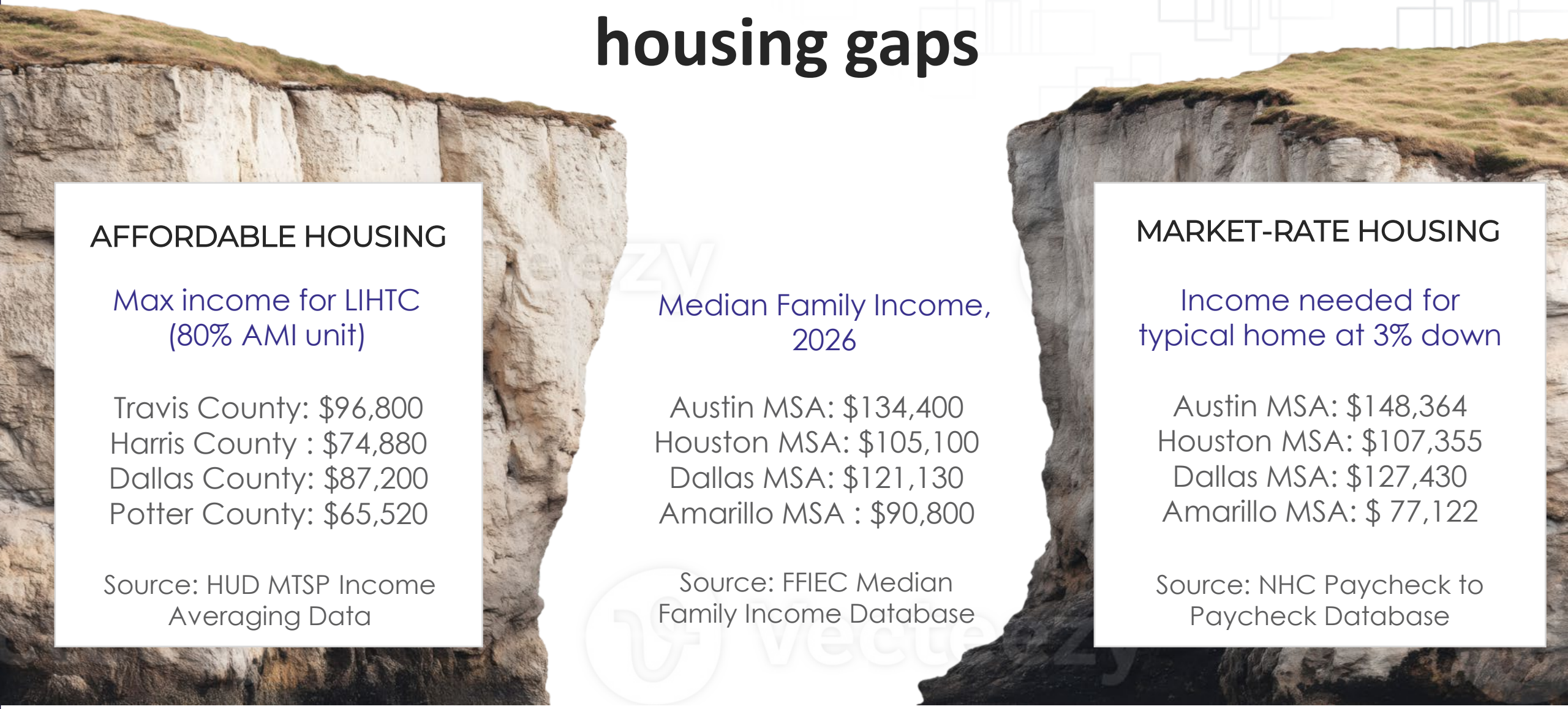


SHORTAGES PULL PRICES UP



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Even in TX, national data show workforce housing gaps



AFFORDABLE HOUSING

Max income for LIHTC (80% AMI unit)

Travis County: $96,800
Harris County : $74,880
Dallas County: $87,200
Potter County: $65,520

Source: HUD MTSP Income Averaging Data

Median Family Income, 2026

Austin MSA: $134,400
Houston MSA: $105,100
Dallas MSA: $121,130
Amarillo MSA : $90,800

Source: FFIEC Median Family Income Database

MARKET-RATE HOUSING

Income needed for typical home at 3% down

Austin MSA: $148,364
Houston MSA: $107,355
Dallas MSA: $127,430
Amarillo MSA: $ 77,122

Source: NHC Paycheck to Paycheck Database

3 Types of Policy Reform Can Make Housing Markets Affordable to the Middle

REGULATORY

1. More housing types by-right
2. Easier permitting & entitlement
3. More starter homes & multifamily ownership

$ AND LAND

4. Middle income loan products
5. Tax incentives for the homes you need
6. Public land & community land trusts

CONSTRUCTION

7. Modular & manufactured housing
8. Missing middle sizes & densities (duplex, ADU, etc.)

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What Is Creating a Workforce Housing Gap in Your Community?

TOO LITTLE OF THIS…

- Construction labor
- Building materials
- Re-sale stock quality
- Adoption-ready models
- Financing options
- Land supply

TOO MUCH OF THAT…

- Approval layers
- Outdated codes
- Amenity race
- Non-housing add-ons
- Limits to scale
- Cost escalation (insurance, interest rates, utilities)

Prioritizing Your Reform Agenda

- ❑ Administratively achievable?
- ❑ Politically viable?
- ❑ Agreed upon by unlikely allies?

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Thank you!

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