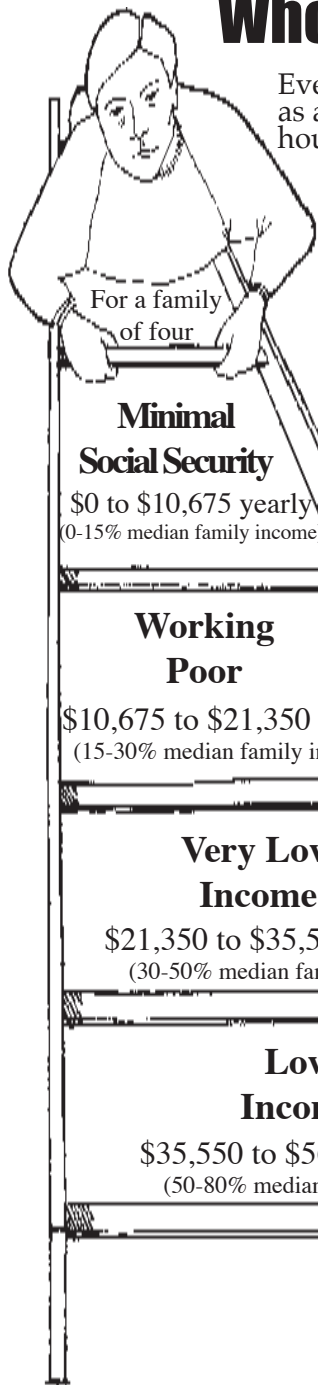


Who Are the People Experiencing Housing Problems?

Everyone has a housing need. To set policy priorities, it is helpful to think of the housing situation in Austin as a ladder with families on the top rung better off and families on the bottom rung facing the most difficult housing situations.



Climbing Austin's Affordable Housing Ladder

Examples of People With Housing Problems

Their Housing Situation

For a family of four

Minimal Social Security
\$0 to \$10,675 yearly
(0-15% median family income)

Many elderly and people with disabilities.

Homeless, staying with friends or relatives. Compete for scarce public housing. Pay over half of income for rent, live in overcrowded, substandard housing.

Working Poor
\$10,675 to \$21,350 yearly
(15-30% median family income)

Cashiers, cooks, janitors, bakers, sales clerkss, child care workers, personal care attendants.

Compete for scarce public housing. Pay over half of income for rent, live in overcrowded, substandard housing.

Households from 0-30% of median paying more than they can afford for housing: 29,160.

Very Low Income
\$21,350 to \$35,550 per year
(30-50% median family income)

School bus drivers, police dispatchers, hairdressers, pre-school teachers, school social workers, secretaries, medical assistants.

Difficult to afford rent. May live in substandard and overcrowded housing. Rents often exceed 30% of income.

Households from 30-50% of median paying more than they can afford: 25,324.

Low Income
\$35,550 to \$56,900 per year
(50-80% median family income)

Surveyors, mail carriers, legal secretaries, nurses, librarians.

Delay buying first home.

Households from 50-80% of median paying more than they can afford: 18,767.

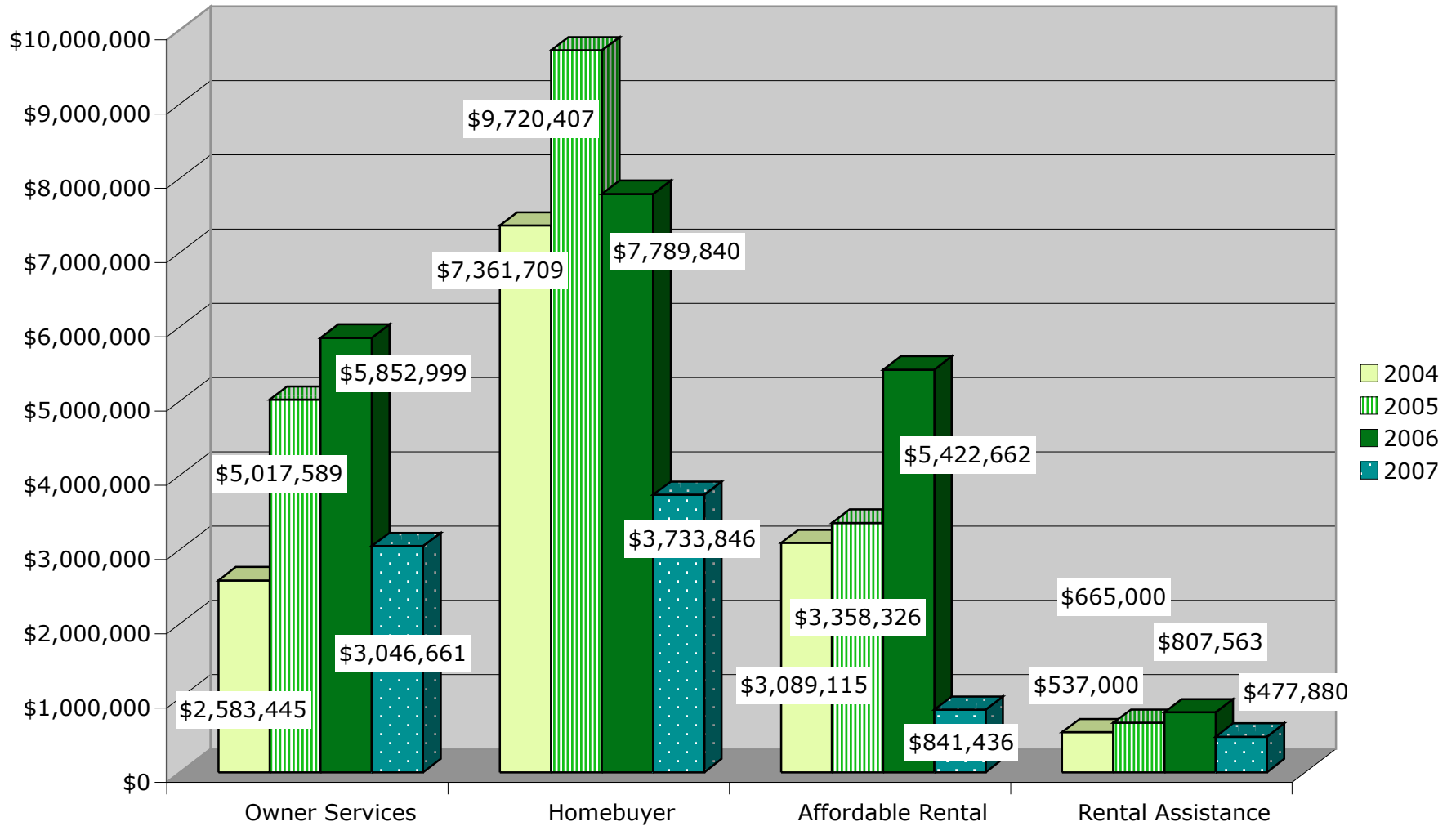
Texas Low Income Housing Information Service, 2006.

Affordable housing costs at different percentages of median family income

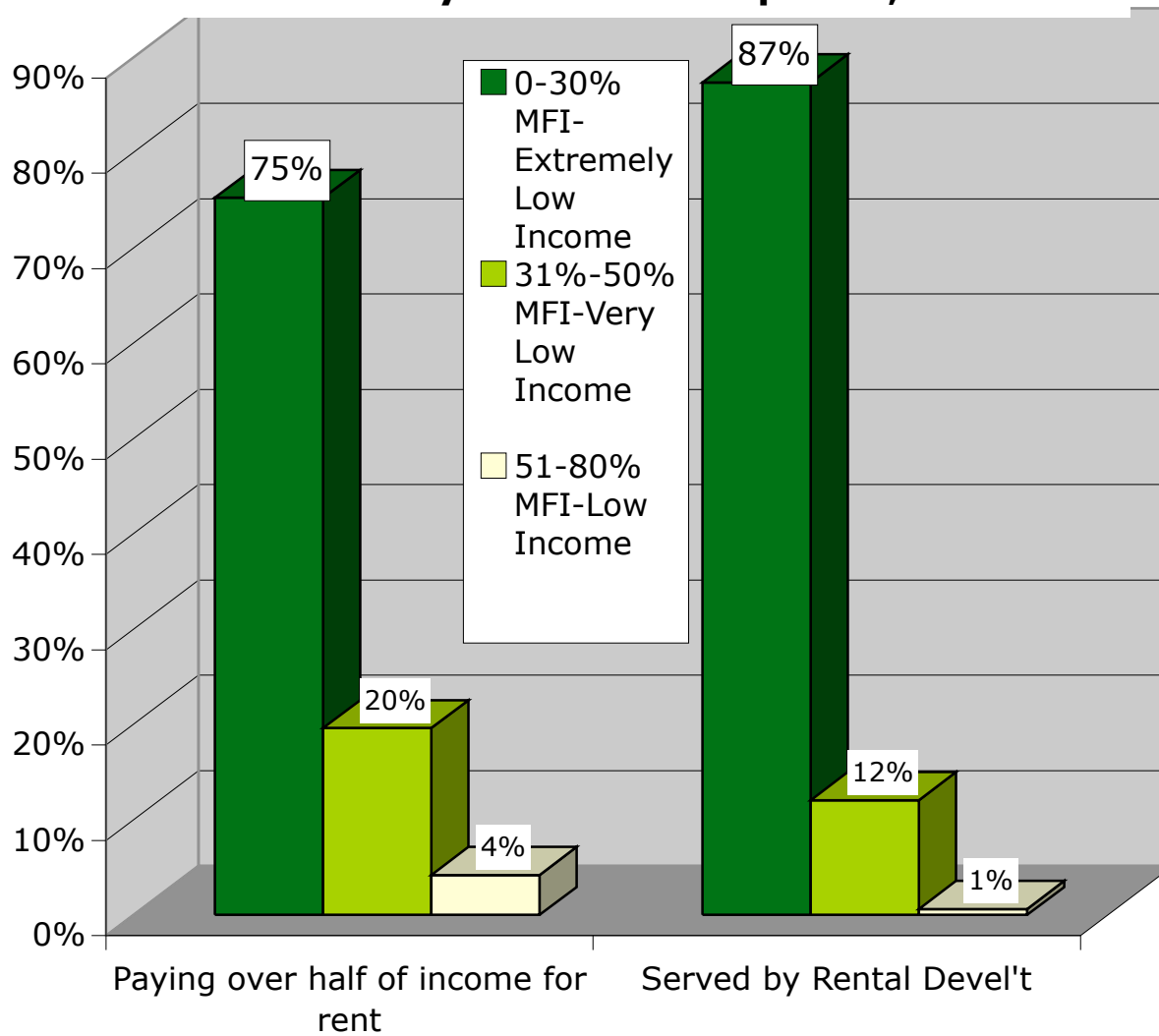
Family of four median (Austin MSA) = \$ 69,100

	<u>Family size</u>							
	1	2	3	4	5	6	7	8
Median Area Family Income	\$ 49,800	\$ 56,900	\$ 64,000	\$ 71,100	\$ 76,800	\$ 82,500	\$ 88,200	\$ 93,900
30% of median, EXTREMELY LOW	\$ 14,950	\$ 17,100	\$ 19,200	\$ 21,350	\$ 23,050	\$ 24,750	\$ 26,450	\$ 28,200
40% of median	\$ 19,900	\$ 22,750	\$ 25,600	\$ 28,450	\$ 30,750	\$ 33,000	\$ 35,300	\$ 37,550
50% of median, VERY LOW INCOME	\$ 24,900	\$ 28,450	\$ 32,000	\$ 35,550	\$ 38,400	\$ 41,250	\$ 44,100	\$ 46,950
60% of median	\$ 29,850	\$ 34,150	\$ 38,400	\$ 42,650	\$ 46,050	\$ 49,500	\$ 52,900	\$ 56,300
70% of median	\$ 34,860	\$ 39,830	\$ 44,800	\$ 49,770	\$ 53,760	\$ 57,750	\$ 61,740	\$ 65,730
80% of median, LOW INCOME	\$ 39,850	\$ 45,500	\$ 51,200	\$ 56,900	\$ 61,450	\$ 66,000	\$ 70,550	\$ 75,100
120% of median	\$ 59,760	\$ 68,280	\$ 76,800	\$ 85,320	\$ 92,160	\$ 99,000	\$ 105,840	\$ 112,680
Hourly wage equivalent								
30% of median, EXTREMELY LOW	\$23.94	\$27.36	\$30.77	\$34.18	\$36.92	\$39.66	\$42.40	\$45.14
40% of median	\$7.19	\$8.22	\$9.23	\$10.26	\$11.08	\$11.90	\$12.72	\$13.56
50% of median, VERY LOW INCOME	\$9.57	\$10.94	\$12.31	\$13.68	\$14.78	\$15.87	\$16.97	\$18.05
60% of median	\$11.97	\$13.68	\$15.38	\$17.09	\$18.46	\$19.83	\$21.20	\$22.57
70% of median	\$14.35	\$16.42	\$18.46	\$20.50	\$22.14	\$23.80	\$25.43	\$27.07
80% of median LOW INCOME	\$16.76	\$19.15	\$21.54	\$23.93	\$25.85	\$27.76	\$29.68	\$31.60
120% of median	\$19.16	\$21.88	\$24.62	\$27.36	\$29.54	\$31.73	\$33.92	\$36.11
Affordable housing cost at 30% of income								
30% of median, EXTREMELY LOW	\$ 374	\$ 428	\$ 480	\$ 534	\$ 576	\$ 619	\$ 661	\$ 705
40% of median	\$ 498	\$ 569	\$ 640	\$ 711	\$ 769	\$ 825	\$ 883	\$ 939
50% of median, VERY LOW INCOME	\$ 623	\$ 711	\$ 800	\$ 889	\$ 960	\$ 1,031	\$ 1,103	\$ 1,174
60% of median	\$ 746	\$ 854	\$ 960	\$ 1,066	\$ 1,151	\$ 1,238	\$ 1,323	\$ 1,408
70% of median	\$ 872	\$ 996	\$ 1,120	\$ 1,244	\$ 1,344	\$ 1,444	\$ 1,544	\$ 1,643
80% of median, LOW INCOME	\$ 996	\$ 1,138	\$ 1,280	\$ 1,423	\$ 1,536	\$ 1,650	\$ 1,764	\$ 1,878
120% of median	\$ 1,494	\$ 1,707	\$ 1,920	\$ 2,133	\$ 2,304	\$ 2,475	\$ 2,646	\$ 2,817

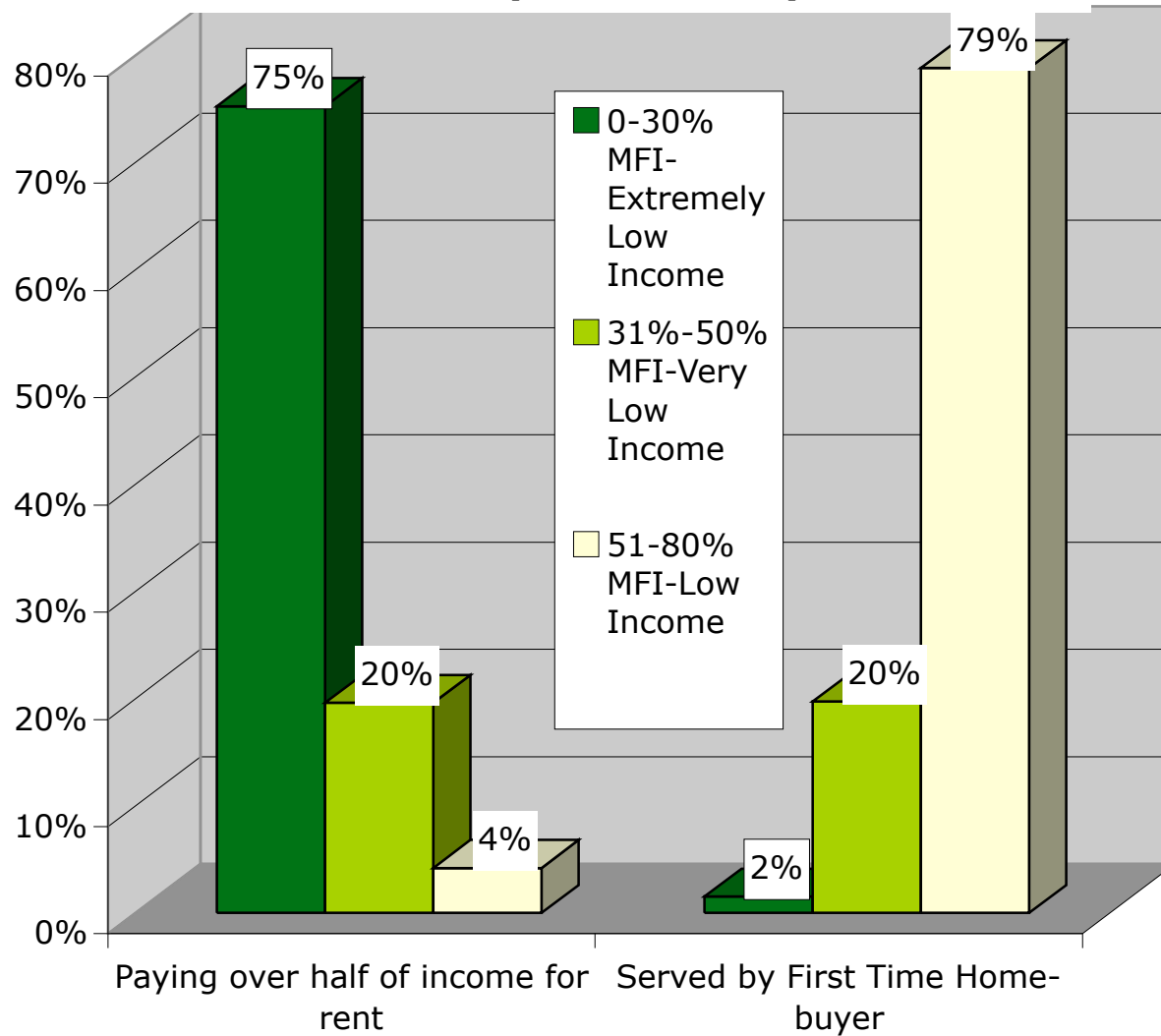
Housing Spending by Year, FY '03-04 — FY '06-'07



Families with High Rent vs. Families Served by Rental Development, FY '06-'07



Families with High Rent vs. Families Served by 1st-time Buyer, FY '06-'07



Homeowners benefitting from Rehab Programs by Income Group, FY '06-'07

