# What is the difference among Affordable Housing, Moderate-Income Housing, and Workforce Housing?

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**Affordable housing** in the context of CHIP refers to housing that doesn't cost more than 30% of the household's total income at 120% of certain thresholds (see Definitions ). This type of housing often needs substantial government subsidies to be viable.

**Moderate-Income housing** in the context of CHIP refers to housing for households earning 150% or less of Area Median Income (AMI). This type of housing may need some government subsidies to be viable.

**Workforce housing** typically refers to housing for people who work. Workforce housing often is designed to serve middle-income households earning between 60% and 120% of the Area Median Income (AMI). It targets workers such as teachers, nurses, police officers, firefighters, and service sector employees. It also can be referred to as "missing middle" housing.

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