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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