For Your Information

What is affordable housing?

By Lauri Strauss

Affordable housing is considered to be housing that costs no more than 30 percent of a household’s income. For people who do not earn a large income, finding housing in that range can be very difficult. As a result, people who are considered to be low-income may be eligible for government assistance with their housing. Determining who is low-income is measured by the Area Median Income (AMI). You can learn more about AMI [here](#). Families who make less than 80 percent of the AMI may qualify for government assistance. Government assistance is largely managed through the U.S. Department of Housing and Urban Development (HUD). HUD provides funding to local housing agencies that support low income individuals and families.

There are two main types of housing assistance available for those who qualify:

- Public housing – housing intended for individuals or families who are low income, elderly, or disabled.
- Housing vouchers – financial vouchers that help low income individuals or families pay rent for housing.

There is great demand for housing assistance in the Atlanta area and only limited resources available; therefore, many people are on a waiting list until public housing or vouchers become available. According to the City of Atlanta, there are just over 6,000 public housing units and nearly $500 Million in public agency funds available for housing, as of the end of 2020. The city hopes to produce and preserve 20,000 affordable homes by way of a $1 billion investment into affordable housing by 2026.

Atlanta Housing is one of the country’s largest housing agencies, but there are agencies all over Georgia to assist qualified residents as provided on HUD’s [website](#). Many local housing agencies provide not only financial support for housing but tools and resources to help families so they no longer need to rely on government assistance.

Sources for this article and more information on Affordable Housing:

[Atlanta Housing](#)

[City of Atlanta Housing Affordability Tracker](#)

[Housing and Urban Development (HUD)](#)

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