TAAHP
TEXAS AFFILIATION OF AFFORDABLE HOUSING PROVIDERS

2026 REPORT

Texas Voter Housing Survey

Statewide housing survey shows increasing cost burden on renters, demand for policy action on affordability.

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HOUSINGFORTEXAS.ORG

Founded in 1997, the Texas Affiliation of Affordable Housing Providers (TAAHP) is a trade association of industry professionals leading the financing, design, development, and management of affordable housing in the Lone Star State. As the voice of affordable housing in Texas, TAAHP members are advocates for the state's public/private partnerships that support the development of tens of thousands of award-winning affordable housing communities each year.

TAAHP has provided more than $925,000 in college scholarships to students living in affordable housing communities owned or operated by TAAHP members. TAAHP's scholarship program was established to support some of the most vulnerable students in Texas who choose to pursue higher education as a pathway to self-sustainability and career success.

800+
MEMBERS STRONG

254
COUNTIES ACROSS TEXAS REPRESENTED

29
YEARS AS THE VOICE OF AFFORDABLE HOUSING IN TEXAS

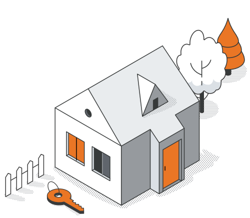

TAAHP
TEXAS AFFILIATION OF
AFFORDABLE HOUSING
PROVIDERS

The Urgent Need for Affordable Housing in Texas

The Texas economy remains robust, with GDP growth and job-creation outpacing the national average – while sustaining a workforce of 15.7 million people.[1] Every day, more people move to Texas for its lower taxes and job opportunities. At 9% year-over-year growth, Texas' population growth is more than double the national average;[2] 314 corporate headquarters have moved to Texas since 2015;[3] and four of the country's five fastest-growing cities are in Texas.[4]

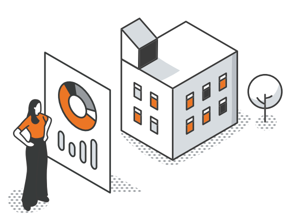
But this growth comes at a price – a severe lack of affordable housing. Texas has a shortage of 864,000 affordable homes for households earning at or below 50% of area median income ($49,400 for a family of four).[5] Approximately 45% of Texas' 4.2 million renter households are rent-burdened – spending more than 30% of their income on housing.[6] In addition, 81% of extremely low-income households in Texas are severely cost burdened, paying more than 50% of their income on housing.[7]

To sustain growth and secure future prosperity, Texas will need more than 320,000 additional affordable homes (rental and owned) to address workforce housing affordability and meet the demands of a growing population.[8] Today, the state is creating thousands of new jobs, but housing supply has not kept pace with demand, driving up housing costs and constraining continued economic growth. Nearly half of Texas residents are renters – making it vital that state policies focus on providing affordable rental housing.



320,000

Number of affordable homes needed for working Texans.



45%

of Texas renters spend more than 30% of their income on housing, and **nearly half of Texas residents are renters.**

Research demonstrates that affordable housing improves health outcomes, reduces emergency healthcare utilization, supports educational stability, and improves economic mobility. In short, housing is foundational infrastructure for economic growth, with an impact that reaches into multiple issues and sectors.

Healthcare

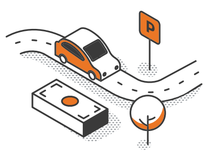
A lack of affordable housing is one of the main drivers of the staffing crisis in health care. The average salaries of home health aides, personal care aides, medical assistants, nursing assistants, and other essential workers often falls below the qualified income requirements for a median-priced home in their area.[9] Given the cost of housing, both for rent and purchase, many hospital workers cannot afford to live near their place of employment. People concerned about the cost of housing report poorer health, and nearly half have postponed or forgone medical care because of the expense. [10]

50%

of those concerned about housing costs have **deferred healthcare** due to cost.

Transportation

Affordable housing located near jobs and transportation reduces transportation costs, improves access to opportunities, and supports more efficient travel patterns.[11] The average household in Houston spends 25% of income on housing and 20% on transportation. The average moderate-income Houston household spends 31% of income on housing and 22% on transportation.[12] But only 1 out of 3 of affordable homes in Houston are near high-quality, affordable transportation options such as sidewalks, bikeways and public transit. A key issue, regardless of transportation type, is distance: If additional affordable homes were created in areas such as suburbs, fewer workers would have to commute long distances to work for the schools, businesses and other employers located in these communities.



66%

of Texans say the **amount they spend on gas has increased significantly** in the past year.

Strong communities start with housing policies that make Texas a great place to live and work.

Education

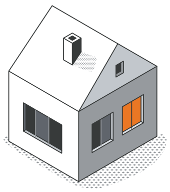
Affordable housing provides stability for children, schools and school districts because parents don't have to move as often, chasing lower rents when market-rate rents increase – resulting in disruptive moves between schools and school districts. Lack of affordable housing also exacerbates the teacher shortage. The average teacher can currently afford only 12% of the homes for sale within commuting distance of the school where they work, compared with 30% in 2019.[13]

12%

of homes are **affordable by the average teacher** within commuting distance of their school.

Home Ownership

Stable and secure affordable rental housing provides a path to homeownership for many Texans. By providing housing that does not exceed 30% of household income, residents are more able to save for down payments and improve their finances to qualify for home loans in Texas – where the median price of a new home is $339,500.[14] Additional savings can also lead to greater economic mobility, through savings for higher education and the opportunities for increased income enjoyed by college graduates[15] (and in turn, increasing the likelihood of home ownership).[16]



$339,500

Median **cost of a new home** in Texas.

To preserve the things that make Texas "Texas," we must support affordable housing. For Texas' economic momentum to continue, and to preserve our quality of life, affordable rental housing creation must be a priority for state lawmakers.

2026
TAAHP Affordable Housing Survey

A new statewide survey of more than 1,100 Texans reveals widespread concern about affordability and growing financial stress among households across the state. Commissioned by TAAHP, the survey was conducted April 24–May 3, 2026, and represents Texans across regions, income levels, political affiliations and housing situations.[17]

Survey results show an increasing financial burden on renters, and that lower-income households are bearing the brunt of rising costs. Detailed findings include the following:

PATH TO HOMEOWNERSHIP & QUALITY OF LIFE

Even with policies that support first-time homeownership, households that are burdened by housing and other costs have a difficult path to homeownership – **59% of renters say they have been unable to save as much money as they would like.** Increasing financial burdens are also impacting quality of life: **42% of renters say they have put off seeking healthcare due to other costs.**

	All	Renters	Homeowners
Been unable to save up as much money as I would like	53%	59%	50%
Cut back on daily purchases like groceries because of higher prices	47%	57%	42%
Been late on a mortgage, rent or utility payment	14%	26%	9%
Put off larger purchases like cars, appliances, or phones	38%	41%	38%
Taken on more consumer or credit card debt	25%	28%	24%
Put off going to the doctor or the hospital because of costs	29%	42%	21%

Majority of Texans say **housing costs are getting worse and want action** from lawmakers to address affordability

INCREASING COST BURDEN

	All	Renters	Homeowners
Gone up	60%	75%	54%
About the same	21%	14%	26%
Gone down	5%	5%	5%
Don't know / NA / I don't pay for this	14%	6%	16%

Housing cost increases appear to be disproportionately affecting Texas renters. Among all Texans, **60% say their housing costs have gone up in the past year, reaching 75% among renters** compared to 54% of homeowners. It's not just a problem in urban areas: 54% percent of rural area residents said their housing costs have gone up as well.

	All	Renters	Homeowners
Major problem	49%	60%	43%
Minor problem	26%	20%	30%
Not too much of a problem	16%	13%	17%
Don't know	9%	7%	10%

Nearly half – 49% – of Texans say the cost of housing in their local area is a major problem, a percentage that reaches 60% among renters.

	All	Renters	Homeowners
Getting much better	4%	3%	4%
Getting somewhat better	4%	5%	4%
About the same	29%	22%	34%
Getting somewhat worse	31%	33%	31%
Getting much worse	23%	29%	19%
Don't know	9%	8%	8%

In addition, **54% of all Texans agree that local housing affordability is getting worse**, a sentiment shared by 62% of renters.

	All	Renters	Homeowners
I'm falling behind and can't catch up	12%	19%	8%
I'm just able to get by	46%	49%	43%
I'm able to save for the future	40%	30%	47%
Don't know	2%	2%	2%

In describing their financial situation, **58% of Texans say they are just getting by or are falling behind and unable to catch up.** And it's not just lower-income residents. Among those identifying as middle class, 43% also say they are just getting by.

IMPERATIVE FOR LAWMAKERS

Affordable housing has become a pressing concern for Texans, with **nearly 1/3 saying it should be a top priority** for elected officials.

	All	Renters	Homeowners
Top priority	31%	38%	26%
Important but not top priority	50%	47%	52%
Not too important a priority	10%	6%	12%
Not a priority at all	7%	6%	8%
Don't know	2%	3%	1%

There is also broad dissatisfaction with the current response: **56% of Texans say state officials are doing too little to address housing affordability**, including 66% of renters.

	All	Renters	Homeowners
Too much	4%	4%	4%
Too little	56%	66%	50%
Just enough	20%	16%	23%
Don't know	20%	14%	23%

Support for expanding housing development incentives is widespread, with **69% of Texans favoring additional resources** such as tax credits to increase housing options for lower-income residents.

	All	Renters	Homeowners
Strongly support	34%	45%	27%
Somewhat support	35%	37%	35%
Somewhat oppose	12%	8%	15%
Strongly oppose	10%	4%	12%
Don't know	10%	6%	11%

Dig Into the Data

Complete survey results, methodology, and supporting data are available at:
HousingForTexas.org

The Message Is Clear

The survey findings reveal a challenge that extends well beyond housing. Housing affordability affects the ability of employers to recruit workers, the ability of families to remain in their communities, and the ability of Texas to sustain long-term growth.

More than one-third of Texans have either considered moving out of Texas due to housing costs, would consider doing so if conditions worsen, or would move to a less expensive part of the state if affordability problems persist.

Among renters, the numbers are even more concerning. Texas has spent decades attracting employers and working families. Rising housing costs now threaten one of the state's greatest competitive advantages: affordability. For many Texans, financial stability has become increasingly difficult to achieve.

Scan for access to report data and more:

Priorities for the Texas State Legislature:

Safe, high-quality, affordable rental housing needs public sector support to remain sustainable. The market can't generate high-quality, affordable housing on its own: Even in areas where housing supply increases, the proportion of units serving low to middle-income households tends to stagnate or decrease.[18]

That's why, for decades, state and federal tax incentives have driven the development of affordable rental housing in Texas. In Texas, the federal Housing Tax Credit has financed the creation of more than 324,000 affordable homes.[19] **In some of the state's most housing-constrained areas, rents in Housing Tax Credit homes are 18-32% lower than market rate properties.** [20]

Keep Texas Affordable

When operated responsibly and with appropriate oversight, tax incentives remain a smart investment of public resources. Nationwide, for every $1 of tax relief or incentives for affordable housing, municipalities receive a $1.83-$39.82 addition to their tax base.[21] San Antonio, for example, receives $2.24 for every dollar of tax exemptions through their local incentive program. [22] In fact, with critical support from local governments in Texas:

Housing Finance Corporations (HFCs), authorized in 1979, have made possible the development of tens of thousands of affordable homes in Texas. [23]

Public Facility Corporations (PFCs) have developed at least 30 apartment complexes for affordable housing since 2016.[24]

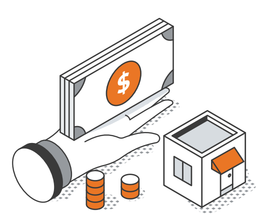
Public Housing Authorities (PHAs) provide or support approximately 246,000 affordable rental homes in Texas.[25]

These programs and other favorable conditions – such as lower fees, fewer regulatory burdens and lower labor costs – make Texas one of the nation's most efficient builders of affordable housing. The cost of developing affordable housing in Texas is half the national average and ¼ the cost of development in California.[26]

Texas already has the tools to meet its housing challenge. Preserving and strengthening these proven programs will help keep housing affordable, communities strong, and the state's economy growing.

50%

Lower development costs than the national average keep Texas competitive. Smart policies will keep it that way.



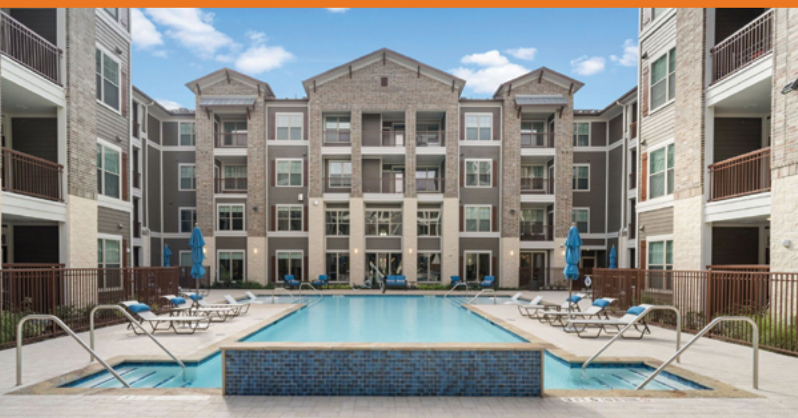
$1.83 - $39.82

Amount municipalities receive **for every $1 of tax incentives** for affordable housing.

Build now. Build Strong. **Build Texas.**

To maintain and improve the rate of affordable housing development in the state, **Texas must remain steadfast in its commitment to fair tax evaluation, efficient use of tax credits, and effective use of tax exemptions.**

That's why TAAHP supports initiatives to:



Raise the Housing Credit Cap

Modernize the state's Housing Credit framework to reflect today's development costs and unlock additional housing production.

- Inflation and construction costs have soared, but the $2 million cap on tax credit developments has been in place for over a decade and is out of line with today's costs. That cap was set in 2011 and hasn't moved since – even as the costs of land, labor, insurance and materials have escalated dramatically.
- Raising the allowable cost cap on housing developments using the federal Housing Credit – from $2 million to $3 million – will provide a stronger financial footing for developments, unlock more investment and enable the creation of more affordable rental homes within a single development without burdening the tax base.

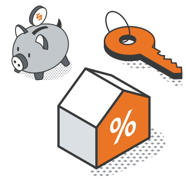
Ensure Fair Tax Appraisals

Create consistent, data-driven appraisal standards for affordable housing developments and reduce uncertainty that drives costs higher.

- With established requirements to serve low-to-moderate income families, affordable housing is intended to be appraised differently from market-rate properties, but many jurisdictions in Texas don't make a distinction – meaning a high-end condominium can be taxed at the same rate as a multi-family home for lower-income households.
- To standardize disparate assessment methods used by Texas communities, we support a standardized, data-driven approach for determining the value of rent-restricted properties using data endorsed by the State of Texas.

43%

of self-identified middle-class Texans say **they are just getting by.**



61%

of Texas renters say **housing affordability in their community is getting worse.**

Preserve Local Housing Tools

Protect the proven local housing tools that help Texas communities build the affordable and workforce housing needed to keep pace with growth. This includes preserving programs used by Housing Finance Corporations, Public Facility Corporations, and Public Housing Authorities that help meet local needs and support sustainable development.

- Local governments and housing partnerships play a critical role in supporting workforce housing and economic development. We oppose any changes to current statute regarding Public Facility Corporations.
- While current statute set by HB-21 closed a loophole regarding "traveling HFCs," we oppose retroactive application of certain provisions of the bill that are already destabilizing affordable housing in Texas by limiting long-term investment.
- TAAHP supports efforts to preserve flexibility for public housing authorities and opposes any changes to restrict flexibility, disincentivize partnerships or decrease opportunities for development of affordable rental housing.

Build More Affordable Housing to Sustain Texas' Economic Strength

Texas' economic strength is undeniable, but with a shortage of 864,000 homes and nearly half of all renters cost-burdened, housing is becoming a weak link in sustaining the state's prosperity and growth. Proven tax incentives and other public programs are necessary to keep Texas a national leader in efficient, affordable rental housing development and an opportunity destination for working families. But the tools that create affordable rental housing are increasingly under attack. We must act now to build more affordable rental housing – for stronger communities and the future of Texas.

That's why action must be taken now to preserve the very things that make Texas an economic powerhouse and its communities great places to live, work and raise a family.

Build Now.
Build Strong.
Build Texas.

Visit HousingForTexas.org to:

- Explore full survey data
- Review policy recommendations
- Access sharable content and infographics
- Take action to support smart housing policy

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