

What's at risk if housing fails to keep up with economic growth?

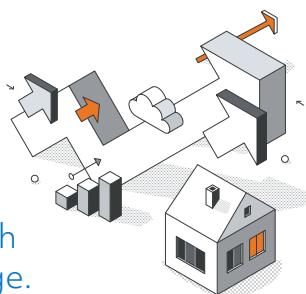
These findings are not only signs of household strain. Third-party research shows how an inadequate supply of affordable housing can affect Texas' broader economic future.

TEXAS' COMPETITIVE ADVANTAGE

9%

Texas' population growth is 2x the national average.

Every day, more people are moving to Texas, but this growth comes at a price. Texas has a shortage of 864,000 affordable homes for households earning at or below 50% of median income. If affordability continues to erode, Texas becomes a more expensive place to employ workers and grow a business.¹

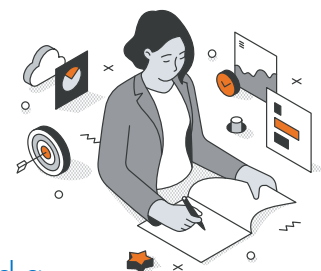


ACCESS TO A RELIABLE WORKFORCE

\$29.93/hour \$62,265/year

Salary needed to afford a modest two-bedroom rental without becoming cost-burdened.

The average Texas renter earns \$26.09 an hour, leaving a substantial gap between wages and housing costs. That gap limits where workers can live and reduces the practical labor pool available to employers.²



HOUSEHOLD SPENDING & FINANCIAL SECURITY

Nearly half of Texas' 4.2M renters spend 30%+ of their income on housing. As a result, they spend:

48% less on food
50% less on healthcare
38% less on retirement savings

When more income goes to rent, less reaches local businesses, healthcare providers, savings accounts and other parts of the economy.³



MOBILITY & INFRASTRUCTURE

Time lost and cost of congestion to commuters:

77 hours/\$7.3 billion
Houston impact

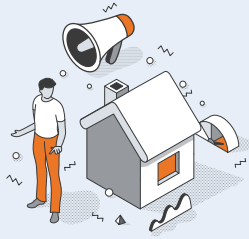
69 hours/\$6.4 billion
Dallas-Ft. Worth impact

Distance between affordable housing and employment centers adds another layer of cost. Well-located affordable housing can help more workers live within reach of jobs while reducing transportation costs – the second-highest household cost burden after rent.⁴



Texas does not need to choose between growth and affordability. It needs housing policy that allows them to reinforce each other.
Protect the tools. Build the homes. Secure Texas' economic advantage.

TEXANS HAVE SPOKEN...



TAAHP's statewide survey of 1,128 Texas adults found growing financial pressure across regions, incomes, political affiliations and housing situations. Among Texas renters:

- 75%** say their housing costs increased in the past year.
- 68%** are just getting by or falling behind financially.
- 59%** have been unable to save as much as they would like.
- 57%** have cut back on groceries and other daily purchases.
- 42%** have delayed medical care because of other costs.
- 14%** of renters say they would consider moving out of Texas if housing affordability does not improve.

...AND THEY WANT ACTION.



- 56%** say state officials are doing too little to address housing affordability, including 66% of renters.
- 69%** support expanding resources such as tax credits to produce more housing for lower-income residents.

Build Texas. The way forward.

Texas must remain steadfast in its commitment to strong and effective tax incentive programs that encourage the development of affordable housing. That's why we support these common-sense policies:

Raise the housing credit cap.

Raising the cost cap on housing developments using the federal Housing Credit will unlock more investment and enable the creation of more affordable rental homes.

Ensure fair tax appraisals.

We support the use of a standardized, data-driven approach for determining the value of rent-restricted properties using data from the Texas Department of Housing & Community Affairs.

Preserve local incentives to build.

TAAHP supports the responsible preservation of proven tax incentives and other public programs that have made Texas a national leader in efficient, affordable housing development and an opportunity destination for working families.

SOURCES:

1. [Texas A&M University Real Estate Center](#)
2. [National Low Income Housing Coalition, Out of Reach 2026: Texas](#)
3. [Joint Center for Housing Studies of Harvard University, Deteriorating Rental Affordability: An Update on America's Rental Housing 2024](#)
4. [Texas A&M Transportation Institute, 2025 Urban Mobility Report](#)



TEXAS AFFILIATION OF
AFFORDABLE HOUSING
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