The Affordable Housing Landscape, State by State

Affordable Housing, capital A and capital H, has a formal name: income-restricted housing. To be eligible, a household has to earn less than a published limit, and we call that limit the ceiling. Most properties also ask applicants to show income of two to three times the rent, and we call that requirement the floor. A household has to land between the two, in the window. This is where each state's income-restricted housing sits for an older adult living on Social Security.

Building our search tool raised three questions. **Who is Affordable Housing built for? How much of it is actually available in a region? And have the programs that pay for new housing kept up with an aging country?** This answers the first two, state by state.

September 2026 · HUD FY2026 income limits, effective 1 May 2026 · 2,623 income limit areas across the 50 states and the District of Columbia

THE CEILING, THE WINDOW, THE FLOOR

Income-restricted homes are built in affordability levels: 30, 50, 60 or 80 percent of the area median income, the AMI, where the home is. A level sets two things at once, the most a household may earn and the most the home may charge in rent. A lower level means cheaper rent and a lower income limit. Most new homes are built at the 60 percent level.

Over the ceiling

The household earns more than the level allows, so it is not eligible. Being over a ceiling does not mean a household is comfortable: at the 30 percent level the ceiling is far below what it costs to live on the open market.

In the window

The household earns less than the ceiling and more than the floor, so it can apply.

Any level

asks whether even one of the four has a window it fits. Whether a home is free to move into is a separate question, last column.

Under the floor

The household is under the ceiling, but the property asks for proof of two to three times the rent and it cannot show it. Properties set this rule themselves.

1. What the landscape looks like

One person, living alone on the 2026 average Social Security retired-worker benefit of **$2,071 a month, $24,852 a year**, applying for a one-bedroom:

- **In 27 of the 50 states and the District of Columbia, no income limit area at any level puts that income in the window** with the floor at three times rent. In 15 states the 30 percent ceiling sits below it in every area in the state, before any screening arises.
- **At the 60 percent level, where most new homes are financed, the floor is above that income in 100% of areas.** Homes added there are homes this household cannot document the income to rent.
- **With the floor at two times rent rather than three, some level is in the window in 96.0% of areas.** Same household, same buildings, same limits.

2. Two things the state view shows that the national figure hides

A couple is measured very differently from a person living alone. On SSA's average for a retired worker and aged spouse, $38,532 a year, some level is in the window in **66.6% of areas** against 7.7% for one person, and only 3 states are closed at every level. The two-person ceiling is higher while the one-bedroom rent, and so the floor, is unchanged.

A smaller benefit does not open the window. Using each state's own average benefit, which runs from $1,890 a month in Mississippi to $2,286 in New Jersey, leaves 12 states with less in the window, not more: falling under a ceiling only moves a household into the range the floor excludes.

3. Being in the window is not the same as finding a home

The last column counts homes the lowest-income renters can afford and that a higher-income household is not already renting. Nationally there are 65 affordable homes per 100 such households and **35 that are affordable and available**; the other 3.4 million are rented by people who earn more than those the homes were built for. Nine states are at 30 or below, Nevada at 16, and none of it shows as empty buildings: these buildings run 97 percent full. **One form of supply has neither line on it:** these states hold about **35.1 million spare bedrooms in homes owned by adults 65 and over**, against 4.5 million cost-burdened older renters, and about 13 percent of that capacity would house all of them.

4. What the design assumes

Congress set the national goal in 1949: a decent home for every American family. How the country builds those homes changed in 1986, when the tax credit replaced direct construction as the main engine. **The credit pays to build homes; it does not pay to run them.** With no money for operating costs, rent cannot rise and fall with a resident's income. It has to be a fixed number set by a table, and a fixed number has to be tested against something. That test is the floor. Public housing from 1937 and Section 202 from 1959 charged residents about 30 percent of what they earned, so there was no floor to clear. What replaced them assumes a household whose income can grow to meet a fixed rent; a retirement benefit cannot, and meets both lines at once. **The floor can be set by law**: Portland caps it at two and a half times rent, Colorado at two.

5. Every state

One person on $24,852 a year, one bedroom. **Over the ceiling** and **under the floor** are at the 30 percent level with the floor at three times rent; they are mutually exclusive and the remainder is in the window. Each HUD income limit area counted once. The interactive version switches household, income basis, level, multiple and weighting.

STATE	OVER THE CEILING	IN THE WINDOW	UNDER THE FLOOR	ANY LEVEL, 3×	ANY LEVEL, 2×	AFF. & AVAIL. / 100
United States	**92.7%**	**1.1%**	**6.1%**	**7.7%**	**96.0%**	**35**
Alabama	100%	0.0%	0.0%	0.0%	98.2%	58
Alaska	66.7%	10.0%	23.3%	10.0%	76.7%	35
Arizona	100%	0.0%	0.0%	0.0%	85.7%	26
Arkansas	100%	0.0%	0.0%	69.1%	100%	48
California	60.8%	0.0%	39.2%	0.0%	88.2%	25
Colorado	80.0%	0.0%	20.0%	0.0%	87.3%	27
Connecticut	0.0%	0.0%	100%	0.0%	100%	40
Delaware	66.7%	33.3%	0.0%	33.3%	100%	41
District of Columbia	0.0%	0.0%	100%	0.0%	100%	37
Florida	90.4%	1.9%	7.7%	1.9%	92.3%	26
Georgia	100%	0.0%	0.0%	0.0%	98.2%	37
Hawaii	0.0%	40.0%	60.0%	40.0%	100%	34
Idaho	97.5%	2.5%	0.0%	2.5%	97.5%	33
Illinois	97.6%	1.2%	1.2%	1.2%	92.8%	34
Indiana	100%	0.0%	0.0%	0.0%	100%	34
Iowa	97.8%	2.2%	0.0%	2.2%	95.6%	39
Kansas	100%	0.0%	0.0%	0.0%	98.9%	39
Kentucky	100%	0.0%	0.0%	52.5%	100%	47
Louisiana	100%	0.0%	0.0%	6.7%	100%	43
Maine	89.5%	0.0%	10.5%	0.0%	94.7%	52
Maryland	76.9%	0.0%	23.1%	0.0%	76.9%	34
Massachusetts	5.0%	0.0%	95.0%	0.0%	95.0%	46
Michigan	96.1%	1.3%	2.6%	1.3%	97.4%	37
Minnesota	97.3%	0.0%	2.7%	0.0%	93.2%	41
Mississippi	100%	0.0%	0.0%	73.3%	100%	62
Missouri	100%	0.0%	0.0%	0.0%	98.9%	37

STATE	OVER THE CEILING	IN THE WINDOW	UNDER THE FLOOR	ANY LEVEL, 3×	ANY LEVEL, 2×	AFF. & AVAIL. / 100
Montana	96.4%	1.8%	1.8%	1.8%	94.5%	46
Nebraska	100%	0.0%	0.0%	0.0%	96.6%	38
Nevada	100%	0.0%	0.0%	0.0%	75.0%	16
New Hampshire	50.0%	8.3%	41.7%	8.3%	50.0%	39
New Jersey	30.0%	0.0%	70.0%	0.0%	90.0%	34
New Mexico	96.7%	0.0%	3.3%	50.0%	100%	41
New York	85.4%	0.0%	14.6%	0.0%	92.7%	35
North Carolina	97.6%	0.0%	2.4%	0.0%	98.8%	38
North Dakota	89.8%	6.1%	4.1%	6.1%	85.7%	53
Ohio	98.5%	0.0%	1.5%	0.0%	98.5%	37
Oklahoma	100%	0.0%	0.0%	0.0%	100%	40
Oregon	90.3%	3.2%	6.5%	3.2%	96.8%	24
Pennsylvania	98.0%	2.0%	0.0%	2.0%	100%	39
Rhode Island	0.0%	0.0%	100%	0.0%	100%	54
South Carolina	100%	0.0%	0.0%	0.0%	94.4%	43
South Dakota	96.8%	3.2%	0.0%	3.2%	96.8%	73
Tennessee	100%	0.0%	0.0%	0.0%	98.6%	39
Texas	97.7%	0.9%	1.4%	0.9%	99.1%	26
Utah	80.0%	8.0%	12.0%	8.0%	96.0%	28
Vermont	91.7%	0.0%	8.3%	0.0%	83.3%	36
Virginia	93.4%	3.3%	3.3%	3.3%	96.7%	35
Washington	81.8%	6.1%	12.1%	6.1%	93.9%	28
West Virginia	97.8%	0.0%	2.2%	0.0%	100%	55
Wisconsin	96.8%	1.6%	1.6%	1.6%	93.5%	35
Wyoming	95.7%	0.0%	4.3%	0.0%	87.0%	33

Why an older adult. HomeShare America measures this system from the position of an older adult on a fixed retirement income; that is a stated point of view. Households headed by or including someone 62 or over are 42 percent of all HUD-assisted households, up from 33 percent in 2014. About one in five people experiencing homelessness on a single night are 55 or over. Sheltered homelessness among older adults rose 37 percent between 2019 and 2022, and *The Emerging Crisis of Aged Homelessness* projects the number roughly tripling by 2030; HUD's most recent single-year count is more modest, about 6 percent growth from 2023 to 2024 against 18 percent overall, so the multi-year trend and the projection are the stronger evidence. The distinguishing feature is the shape of the income rather than its size: a retirement benefit moves only with an annual cost-of-living adjustment, which raises income toward the ceiling rather than toward the floor.

Companion research. Between the Ceiling and the Floor, at homeshareoregon.org/research/between-ceiling-and-floor/, runs the same two lines for a single county and a single income. Who Can Actually Rent It, at homeshareoregon.org/research/who-can-actually-rent-it/, sets out the policy levers. The Rooms Already Exist, at homeshareoregon.org/research/rooms-already-exist/, counts the capacity above.

Coverage and sources. The 50 states and D.C., 2,623 of HUD's 2,644 income limit areas; the territories are excluded because the SSA, NLIHC and ACS figures used alongside them are not published for those areas. HUD Multifamily Tax Subsidy Project income limits and income averaging tables, FY2026. Social Security Administration: average retired-worker benefit and average for a retired worker and aged spouse, January 2026; state averages from the Annual Statistical Supplement, table 5.J6. National Low Income Housing Coalition, *The Gap: A Shortage of Affordable Homes*, March 2026, Appendix A, 2024 American Community Survey. HomeShare America, *The Rooms Already Exist*, ACS 2023 1-Year PUMS. Figures at a stated multiple are calculated, not observed. This product uses HUD published data but is not endorsed or certified by HUD.