

## MIDDLE INCOME HOUSING PROGRAMS

This is a compilation of some of the middle-income housing programs across the United States, which are designed to provide affordable rental and homeownership options for households earning too much to qualify for traditional low-income assistance but not enough to afford market-rate housing, typically targeting incomes between 60% and 120% of the area median income (AMI). If you know of additional programs we can include, please email Megan Booth at MBooth@mba.org to add these resources to the chart. MBA will continue to update this document, as new programs are identified.

### States

<b>State</b>	<b>Summary</b>	<b>Law</b>
California	The CSCDA CIA Workforce Housing Program uses tax-exempt bonds to convert market-rate apartments into rent- and income-restricted units for households earning 80%–120% of AMI, capping rent increases and preventing tenant displacement.	<a href="#">Workforce Housing Program – CSCDA</a>
Colorado	The Middle Income Housing Authority (MIHA) is an independent Colorado entity that supports rental housing for middle-income workers by issuing bonds and forming public-private partnerships, with a pilot program aiming to finance up to 3,500 primarily new construction units for households earning 80%–120% AMI (or up to 140% in rural resort areas).  Middle Income Housing Tax Credit: A pioneering state tax credit program providing \$40 million through 2029 to support middle-income rental development	<a href="#">Colorado Middle Income Housing Authority</a>  <a href="#">Middle-Income Housing Tax Credit   Colorado General Assembly</a>
Florida	The Newly Constructed Multifamily Project Ad Valorem Tax Exemption incentivizes market-rate rental developments to offer affordable units by requiring certification from Florida Housing and approval from local property appraisers, who determine final eligibility.  Live Local Act: Provides significant property tax exemptions—up to 75%—for rental projects offering units affordable to households earning up to 120% of AMI.	Missing Middle Property Tax Exemption  <a href="#">FHC-Summary.-New-Multifamily-Middle-Market-Tax-Exemption-Opt-out-3.8.24.pdf</a>  <a href="#">FHC-Live-Local-Act-Overview-2024.pdf</a>
Iowa	Workforce Housing Tax Credit Program – focused on households with income between 60-120% AMI. Offers a tax credit of up to 10% of qualifying project costs; sales tax refunds on construction materials; and higher awards for	<a href="#">Workforce Housing Tax Incentive Program</a>

	projects in small cities (pop. < 30,000) and brownfield/grayfield redevelopment.	
Kansas	The Moderate Income Housing (MIH) program provides grants and loans to small cities and counties to develop homeownership or rental properties for moderate-income households who typically don't qualify for federal housing assistance.	<a href="#">Housing Development: MIH, KHITC, and RLF   Kansas Housing Resources Corporation</a>
Massachusetts	MassHousing's Workforce Housing Initiative invests in rental housing for households earning 60%–120% of AMI by providing up to \$100,000 per unit, prioritizing new developments with deed restrictions and requiring at least 20% of units to be affordable to those at or below 80% of AMI.	<a href="#">Multifamily Borrowers - Workforce Housing Initiative</a>
Michigan	The Missing Middle Housing Program provides grants to support the construction and rehabilitation of affordable homes for middle-income households, using \$110 million in federal funds awarded in two rounds, with plans to reopen once new funding is secured.	<a href="#">Missing Middle Housing Program</a>
Minnesota	The Minnesota Workforce Housing Development Program awards grants or deferred loans to eligible non-metropolitan areas and tribal reservations to support market-rate rental housing projects, covering costs like property acquisition and construction, with no renter income limits.	Workforce Housing Development Program  <a href="#">Sec. 462A.39 MN Statutes</a>
New York	The Middle Income Housing Program (MIHP) offers supplemental funding of up to \$140,000 per unit in certain New York areas and \$95,000 elsewhere to developments serving households earning 60%–130% of AMI, focusing on housing opportunity, revitalization, and stabilization, with rent affordability requirements outside Qualified Census Tracts.	Middle Income Housing Program  <a href="#">Middle Income Housing Program – Directory of NYC Housing Programs – NYU Furman Center</a>
Rhode Island	The Middle Income (MI) Loan Program finances rental and homeownership projects for households earning 80%–120% of AMI using American Rescue Plan funds, targeting those who are ineligible for traditional affordable housing but priced out of the market.	<a href="#">Middle-Income-Guidelines.pdf</a>

## Jurisdictions

<b>State</b>	<b>Summary</b>	<b>Law</b>
Breckenridge, CO	In 2022, Breckenridge launched a \$50 million Workforce Housing Five-Year Blueprint funded by rental fees, sales taxes, and impact fees to build and preserve workforce housing, including 131 middle-income rental units across four projects with varying income restrictions, and aims to add 974 middle-income units by 2027.	<a href="#">Middle Income Housing in Jefferson County and Colorado</a>
Philadelphia, PA	The Workforce Housing Credit Enhancement offers partial loan guarantees to help developers finance middle-income housing projects on publicly acquired land in Philadelphia.	<a href="#">WFH Credit Enhancement – SERVING PHILADELPHIA SINCE 1965</a>
Park City, UT	The ordinance provides various incentives for developers who include workforce housing units in their projects, such as density bonuses, fee waivers, or expedited permitting processes.	<a href="#">Park City WHOZ</a>
Springdale, UT	Workforce Housing Overlay Zone – provides incentives for housing provided for workers in Springdale and Zion national park.	<a href="#">Springdale WHOZ</a>