







<div>  <div>Middle Income Housing Programs</div> </div>										
State	Program Name	Program Type	AMI Level	Description	Funding	Administrator	Status	Year Established	Link	
Alabama	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Alaska	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Arizona	Arizona is Home	Homebuyer Assistance	Up to 120% AMI	Arizona is Home is a down payment assistance program for first time home buyers in the State of Arizona. A First-time buyer is defined as someone who has not owned real estate in the last 3 years. The funds can be used for down payment, interest rate buydown, and closing costs related to the purchase of a home. Eligible homebuyers who are at 80% or below Area Median Income (AMI) are eligible to receive up to \$30,000 and homebuyers who are between 81% to 120% of AMI are eligible to receive up to \$20,000. Assistance is being offered as a silent second mortgage that is due on sale. Homebuyers must attend an 8-hour homebuyer education class and meet one-on-one with a HUD certified Home Ownership Advisor.	\$13 million; State Budget	Trellis AZ (Nonprofit)	Implemented	2024	https://azgovernor.gov/office-arizona-governor/news/2024/04/governor-katie-hobbs-announces-13-million-arizona-home-program	
Arkansas	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
California	CSCDA Workforce Housing Program	Developer Financing	Up to 120% AMI	The CSCDA Community Improvement Authority (CSCDA CIA), an affiliate joint powers authority, acquires public benefit oriented capital projects through the issuance of tax-exempt governmental purpose bonds. Through CSCDA CIA's Workforce Housing Program, government bonds are issued to acquire market-rate apartment buildings. These properties are then converted to income and rent-restricted units for moderate/middle income households, which are generally households earning 80% to 120% of AMI. Annual rent increases are capped at no more than 4%, which is significantly less than the rent limits under AB1482, the recently adopted State tenant protection legislation. Additionally, no existing tenants are displaced under the program.	\$65 billion; Bonds	California Statewide Communities Development Authority	Implemented	1988	https://cscda.org/workforce-housing-program/	
California	Density Bonus Law	Local Mandate	Up to 120% AMI	The California Density Bonus Law is a state mandate that entitles a developer who meets the requirements to a density bonus by-right. A project is eligible for a 5% density bonus if 10% of units are sold to persons and families of moderate income. This goes up to a 50% density bonus if 44% of the units are moderate-income units. A project is eligible for a density bonus if 100% of housing units are restricted to a combination of very low-, lower- and moderate-income residents, with a maximum of 20% for moderate income residents.	None	State Legislature	Implemented	1979	https://leginfo.ca.gov/faces/codes_displaySection.xhtml?sectionNum=65915&lawCode=GOV	
California	Property Tax Welfare Exemption (Amended)	Real estate tax-exemption	Up to 140%	The California Property Tax Welfare Exemption exempts eligible properties from property taxes, mainly nonprofit affordable housing. Tax savings are intended to be used to maintain affordability or reduce rents. The real estate tax exemption has been established in California since 1944, but a recent amendment sought to allow for higher income households to benefit from the real estate tax exemption. Recent changes allowed for incomes of tenants to increase up to 140% AMI so long as the owner of the property is a community land trust.	None	California State Board of Equalization and Local Assessors	Implemented	2023	https://digitaldemocracy.cal matters.org/bills/ca_202320240ab289	
Connecticut	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Colorado	Middle-Income Access Program (MIAP)	Developer Financing	Up to 120% AMI	The Middle-income Access Program (MIAP) is a financing initiative by CHFA Community Development aimed at addressing the housing needs of the "missing middle" - renters with incomes between 80% and 120% of Area Median Income (AMI). MIAP offers construction gap financing and non-recourse permanent debt for acquisition, new construction, and rehabilitation projects. The program provides solutions-oriented underwriting and in-house construction services. Loan origination fee is 1%, with additional fees for inspections and third-party costs. Projects must conform to CHFA Credit Policy, including reserve requirements.	\$10+ million	Colorado Housing and Finance Agency	Implemented	2017	https://www.chfainfo.com/rental-housing/multifamily-lending/partnership-middle	
Colorado	Colorado Middle Income Housing Authority	Developer Financing/Public Enterprise	Up to 120%; 140% in rural resort areas	MIHA is a special purpose authority independent from the state whose purpose is to promote affordable rental housing projects for the middle-income workforce throughout Colorado. MIHA will support middle-income workforce housing by providing financing opportunities for rental units between 80% and 120% AMI, or 140% AMI for rural resort areas. The primary tools offered by MIHA include issuing bonds and entering into public-private partnerships. MIHA has the power to issue bonds to finance affordable rental housing projects or to accomplish any of its powers or duties relating to affordable rental housing projects. The bonds may be payable from any the revenues or assets of MIHA and may be secured by any of MIHA's revenues, assets or property. MIHA's income, property, bonds and interest on MIHA's bonds are exempt from state and local taxation and assessments and its purchase and use of property are exempt from state and local sales and use taxes. MIHA may make payments in lieu of taxes to the state or local governments.	\$1 million; Start Up Funding	Colorado Middle Income Housing Authority	Implemented	2022	https://coloradomiha.com/	
Colorado	Middle-Income Housing Tax Credit (MIHTC)	State LIHTC	Up to 120% AMI	Colorado's Middle Income Housing Tax Credit (MIHTC) was established with House Bill 24-1316 in 2024 as a pilot program. The MIHTC program will support the development of affordable rental housing serving residents with middle income, earning between 80% and 120% of the Area Median Income (AMI), and up to 140% AMI in rural resort counties. MIHTC is the first of its kind in the nation and authorizes CHFA to competitively award \$5 million in 2025-2026 and \$10 million in 2027-2029.	\$15+ million; Tax Credit Allocation	Colorado Housing and Finance Agency	Implemented	2024	https://leg.colorado.gov/bills/hb24-1316	
Connecticut	Build for CT Workforce Housing Program	Developer Financing	Up to 120% AMI	Build4CT is a middle-income housing program providing subordinate financing that will offer favorable terms and more flexible underwriting to incentivize developers of market rate multifamily properties to create units that are affordable to middle income households. Minimum 20% of units restricted for 60-120% AMI.	\$200 million; Revolving Loan Fund	Connecticut Housing and Finance Agency	Implemented	2023	https://portal.ct.gov/doh/doh/programs/build-4-ct	
Delaware	Delaware Workforce Housing Program	Grant Fund	100% AMI	The Delaware Workforce Housing Program (DWHP) allows a qualified workforce housing investor to be reimbursed through a grant up to 20 percent of the capital costs associated with workforce housing units they create. To be eligible for a grant, the project must be located in Investment Levels 1 and 2 as established by the Delaware Strategies for State Policies and Spending. A grant may not be awarded for a housing unit that also uses a federal low-income or state low-income housing tax credit	Awaiting appropriation; Estimated over \$5 million	Delaware State Housing Agency	Establishing	2024	https://legis.delaware.gov/BillDetail/141265	
Florida	State Apartment Incentive Loan (Florida Keys)	Developer Financing	Up to 120% of state or local, whichever is greater	The State Apartment Incentive Loan program (SAIL) provides low-interest loans on a competitive basis to affordable housing developers each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available to individuals, public entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low income individuals and families. A minimum of 20 percent of the development's units must be set aside for families earning 50 percent or less of the area median income. Developments that use housing credits in conjunction with this program may use a minimum set-aside of 40 percent of the units for residents earning 60 percent of the area median income. Developments in the Florida Keys Area may use a minimum set-aside of 100 percent of the units for residents with annual household incomes below 120 percent of the state or local median income, which ever is higher.	\$150 million; State Budget	Florida Housing Finance Corp.	Implemented	1988	https://www.floridahousing.org/programs/developers-multifamily-programs/state-apartment-incentive-loan	

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Florida	State Housing Initiatives Partnership (SHIP)	Grant/Loan Package	Up to 140% AMI	The State Housing Initiatives Partnership (SHIP) provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families. SHIP funds are distributed on an entitlement basis to all 67 counties and 55 Community Development Block Grant entitlement cities in Florida. The minimum allocation is \$350,000. In order to participate, local governments must establish a local housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend land development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources in order to reduce housing costs; and ensure that rent or mortgage payments within the targeted areas do not exceed 30 percent of the area median income limits, unless authorized by the mortgage lender. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. SHIP funds may be used to assist units that meet the standards of chapter 553. A minimum of 65 percent of the funds must be spent on eligible homeownership activities; a minimum of 75 percent of funds must be spent on eligible construction activities; at least 30 percent of the funds must be reserved for very-low income households (up to 50 percent of the area median income or AMI); an additional 30 percent must be reserved for low income households (up to 80 percent of AMI); and the remaining funds may be reserved for households up to 140 percent of AMI. No more than 10 percent of SHIP funds may be used for administrative expenses. Funding for this program was established by the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are allocated to local governments on a population-based formula.	\$174 million; State Budget	Florida Housing Finance Corp.	Implemented	1992	https://www.floridahousing.org/programs/special-programs/ship--state-housing-initiatives-partnership-program	
Florida	Hometown Heroes Program	Homebuyer Assistance	Up to 150% of state or local, whichever is greater	The Florida Hometown Heroes Program provides down payment and closing cost assistance to first-time, income-qualified homebuyers so they can purchase a primary residence in the community in which they work and serve. The Florida Hometown Heroes Loan Program also offers a lower first mortgage interest rate and additional special benefits to those who have served and continue to serve their country. Eligible full-time workforce, employed by a Florida-based employer can receive lower than market interest rates on an FHA, VA, RD, Fannie Mae or Freddie Mac first mortgage, reduced upfront fees, no origination points or discount points and down payment and closing cost assistance. Borrowers can receive up to 5% of the first mortgage loan amount (maximum of \$35,000) in down payment and closing cost assistance. Down payment and closing cost assistance is available in the form of a 0%, non-amortizing, 30-year deferred second mortgage. This second mortgage becomes due and payable, in full, upon sale of the property, refinancing of the first mortgage, transfer of deed or if the homeowner no longer occupies the property as his/her primary residence. The Florida Hometown Heroes loan is not forgivable.	\$100 million; State Budget	Florida Housing Finance Corporation	Implemented	2023	https://www.floridahousing.org/live-local-act/hometown-heroes-program	
Florida	Live Local Act	Local Mandate	Up to 120%	Florida's Live Local Act (LLA) includes a statewide preemption of local zoning ordinances to significantly boost development capacity for qualifying mixed-income multifamily development. This landmark bill, widely supported by the Florida Legislature and Florida housing advocates, encourages the development of mixed-income projects with at least 40 percent of all dwelling units designated as affordable for households earning less than 120 percent of area median income (AMI). The LLA imposed two key directives that modify city and county zoning regulations for qualifying projects: (1) allowing for the maximum density (dwelling units per acre) afforded anywhere within the jurisdiction and (2) allowing for maximum height permitted within 1 mile or three stories, whichever is greater.	None	Florida Housing Finance Corp.	Implemented	2023	https://www.floridahousing.org/live-local-act	
Florida	Missing Middle Tax Exemption	Real estate tax-exemption	Up to 120% AMI	The Newly Constructed Multifamily Project Ad Valorem Tax Exemption (also known as the "missing middle" tax exemption) encourages new or recently constructed market rate multifamily rental developments to offer affordable and workforce units. Interested owners must first apply with Florida Housing to obtain a Multifamily Middle Market certification notice and then with their local property appraiser, by March 1st, to obtain the exemption. Before issuing the Multifamily Middle Market certification notice, Florida Housing will review specific criteria and determine if a certification notice can be issued. While a certificate from Florida Housing is required in order to receive the exemption, it is not a guarantee that an exemption will be issued. The property appraiser will determine eligibility and final issuance of an exemption. For units in qualified properties that serve households with incomes between 80 and 120% of the area median income, an exemption of 75% of the assessed value must be provided.	None	Florida Housing Finance Corporation	Implemented	2023	https://www.floridahousing.org/live-local-act/multifamily-middle-market-certification	
Georgia	Rural Workforce Housing Initiative	Grant/Loan Package	100% AMI for rentals; specified price range for sales	The Georgia Rural Workforce Housing Initiative (RWHI) is an infrastructure grant and construction loan program. Units of general-purpose local government (e.g., city, county, consolidated government), as well as local, regional, and state authorities, generally in partnership with a housing developer, are eligible to apply. The OneGeorgia Authority will also consider offering loans to private developers, including not-for-profits and community housing development organizations, to further the objectives of this initiative. Infrastructure grants are limited to no more than \$2,500,000 per application and development. Construction finance is limited to no more than \$1,000,000 per applicant and development. The Authority reserves the right to fund, in whole or in part, any, all, or none of the applications submitted in response to this NOFA. Applications for less than \$250,000 will not be accepted; however, the Authority reserves the ability to waive minimum and maximum funding limits at its discretion.	\$35.7 million (Seed); \$50 million (2024); \$6 million (2025)	OneGeorgia Authority	Implemented	2024	https://www.dca.ga.gov/community-economic-development/funding-programs/onegeorgia-authority/equity-fund-rural-workforce	
Hawaii	Teachers Affordable Housing	Development Fund	Occupation Specific	Senate Bill 941 (Act 172) authorizes the Hawai'i School Facilities Authority to partner with public and private agencies to develop housing on- or off-campus for teachers, other educators and staff, and to develop classrooms. In addition, the act appropriates funds from the school facilities special fund for the construction of housing.	\$170 million	Hawai'i School Facilities Authority	Implemented	2023	https://governor.hawaii.gov/newsroom/office-of-the-governor-news-release/gov-green-enacts-laws-to-enhance-education/	
Hawaii	Kakaako Reserved Housing program	Local Mandate	Up to 140% AMI	The Kakaako Reserved Housing program requires that at least 20 percent of new residential units, either for sale or for rent, are set aside for low- and moderate- income households. The rental or sales prices for these units are calculated so a household would spend no more than a third of its gross monthly income on housing expenses, making them affordable to Hawai'i's working families.	None	Hawai'i Community Development Authority	Implemented	2005	https://dcbet.hawaii.gov/hcda/reserved-housing/	
Idaho	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Illinois	Executive Order 2024-03	Executive Order	Up to 140% AMI	Informed by a report completed by the Ad-Hoc Missing Middle Housing Solutions Advisory Committee, Governor JB Pritzker issued Executive Order 2024-03 on December 11, 2024, which created an Illinois Director of Housing Solutions. The purpose of the role is to explore and facilitate the implementation of housing solutions to increase the number of homes for households earning between 80-140% AMI. In this role, the Director is to work closely with the Illinois Housing Development Authority (IHDA) and the Illinois Department of Commerce and Economic Opportunity (DCEO). The Director is explicitly tasked with looking at alternative housing construction methods, land bank strategies, technical assistance opportunities, pension fund programs, underutilized state-owned property, and bureaucratic barriers.	None	Governor of Illinois	Implemented	2025	https://www.illinois.gov/government/executive-orders/executive-order-executive-order-number-03-2024.html#:~:text=An%20Illinois%20Director%20of%20Housing,140%25%20of%20area%20median%20income.	
Indiana	Anchor Employer Workforce Housing Program	Grant Program	Up to 120% AMI	The Indiana Anchor Employer Workforce Housing Program is a state initiative managed by the Indiana Housing and Community Development Authority (IHCA) that aims to address housing shortages for employees of large "anchor" employers by providing funding to support the development of workforce housing options in their communities, essentially helping these companies attract and retain talent by making housing more accessible to their workforce. A Request for Proposals was issued at the beginning of June 2019, seeking opportunities for partnerships with employers who have been located within a community for a minimum of five years and are among the top 10 employers in that community. IHCA will co-invest up to \$1 million per employer to undertake projects that address the specific workforce housing needs of their community. The four chosen employers are French Lick Resort, Impact CNC, Indiana University Health, and Zimmer Biomet.	\$4 million	Indiana Housing and Community Development Authority	Implemented	2019	https://www.in.gov/ihcda/files/ihcda_2019_annual_report_WEB_final_021020.pdf?sa=D&source=editors&ust=1727729548066423&usq=AOwJaw13Wp6GksGXT6lEco9yRZ	

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State	Program Name	Program Type	AMI Level	Description	Funding	Administrator	Status	Year Established	Link	
Indiana	Modular Workforce Housing Pilot Program	Grant Program	Up to 140%	The Indiana Modular Workforce Housing Pilot program provides \$1 million for the construction of modular homes on lots that were demolished using Blight Elimination Program funds. Applicants assembled a team consisting of a staff member of the applicant, a representative of the local unit of government, a representative from an Indiana-based modular housing dealer or licensed installer, and a licensed realtor or individual with significant knowledge of the local real estate market. Once the first round of homes is constructed and sold, a revolving loan fund will be created to further help households at 140% of the Area Median Income (AMI) become homeowners. Of 10 responses to a Request for Qualifications, the Affordable Housing & Community Development Corporation and LaCasa, Inc. were each awarded \$500,000 to operate the program in Marion and Elkhart cities, respectively.	\$1 million; Pilot	Indiana Housing and Community Development Authority	Implemented	2019	https://www.in.gov/hcda/files/hcda_2019_annual_report_WEB_final_0210_20.pdf?sa=D&source=editors&usq=ACvYaw13vJP6GksGXt6tEco9yR7	
Iowa	Workforce Housing Tax Credit	State LIHTC	-	The Iowa Workforce Housing Tax Incentive Program (WHTIP) provides tax benefits to incent the development of housing across Iowa. The program provides a State investment tax credit of up to 10% or 20% of the investment directly related to the construction or rehabilitation of the approved housing project, as well as a refund of the sales, service or use taxes paid during construction.	\$37 million; Tax Credit Allocation	Iowa Economic Development Authority	Implemented	2014	https://www.iowaeda.com/workforce-housing-tax-credit/	
Kansas	Moderate Income Housing Program (MIH)	Grant/Loan Package	Up to 150% AMI	The Kansas Moderate Income Housing (MIH) program serves the needs of moderate-income households that typically don't qualify for federal housing assistance. MIH grants and/or loans are awarded to cities and counties with populations fewer than 60,000 to develop single or multifamily properties for homeownership or rentals. Projects can include new construction, rehabilitation, or conversion from another use.	\$3.9 million	Kansas Housing Resources Corporation	Implemented	2020	https://kshousingcorp.org/housing-partners/moderate-income-housing/	
Kansas	Kansas Housing Investor Tax Credit (KHITC)	State LIHTC	None	The Kansas Housing Investor Tax Credit program is a state initiative that provides tax credits to qualified investors who contribute cash investments towards the development of qualified housing projects in Kansas, aiming to stimulate housing development in areas with inadequate housing by incentivizing private investment in new residential construction or rehabilitation projects; the credit amount varies based on the county population where the project is located. For maximum statewide impact, KHRC limits grants or loans to no more than \$650,000 per awardee. Requests for Proposals are released every four months, with applications due three times per year.	\$3.8 million	Kansas Housing Resources Corporation and Kansas Department of Revenue	Implemented	2022	https://www.ksrevenue.gov/prtaxcredits-housing.html	
Kentucky	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Louisiana	Keys for Service	Homebuyer Assistance	Not to exceed an annual household income of \$125,000	The Louisiana Keys for Service program is a targeted homebuyer assistance program, where qualified households can receive four percent in down payment and closing costs toward purchasing their home. The program is limited to active, full-time occupations including, law enforcement or emergency response agency, firefighters, licensed paramedics, public safety telecommunications, teachers of a city, parish, state, or private school board (must hold a Louisiana teacher's certification or possess an advanced degree and/or have shown a commitment to teaching with five years of teaching experience), and employees of hospitals, offices of physicians, pharmacies, drug stores, outpatient care centers, nursing care facilities, and assisted living centers. The maximum annual household income for borrowers is \$125,000.	\$10 million; Taxable Bonds	Louisiana Housing Corporation	Implemented	2023	https://www.lhc.la.gov/keysforservice	
Maine	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Maryland	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Massachusetts	Workforce Housing Fund	Developer Financing	Up to 120% AMI	The Massachusetts Middle-Income Housing Fund (also referred to as Workforce Housing Fund) is a program that supports the creation of affordable rental housing for households that earn too much for subsidized housing but are priced out by market rents. The fund provides up to \$100,000 in subsidies per unit and can be used for new construction or refinancing of existing housing communities.	\$100 million	MassHousing	Implemented	2016	https://www.masshousing.com/developers/workforce-housing	
Massachusetts	CommonWealth Builder	Grant/Loan Package	Up to 120% AMI	CommonWealth Builder ("CWB") is MassHousing's moderate-income homeownership production program. Under CWB, MassHousing makes grants or forgivable subordinate construction loans to eligible projects that provide deed-restricted affordable homeownership units.	\$99.4 million	MassHousing	Implemented	2021	https://www.masshousing.com/developers/commonwealth-builder	
Massachusetts	Workforce Housing Special Tax Assessment	Real estate tax-exemption	None	Adopted in 2020, Massachusetts's Workforce Housing Special Tax Assessment allows cities or towns to designate a Workforce Housing Special Tax Assessment (WH-STA) zone and adopt a WH-STA plan designed to increase the development of middle-income housing. The special tax assessment provides a full property tax exemption for two years of construction and up to a 75% property tax exemption for the first year of stabilization, 50% for the second year, and 25% for the third year.	None	Local governments	Implemented	2020	https://www.mass.gov/doc/igr-2019-13-promote-economic-development-affordable-housing/download#:~:text=Workforce%20Housing%20Special%20Tax%20Assessment%20(WH-STA)&text=WH-STA%20plans%20may%20authorize.or%20town%20and%20the%20owner,	
Michigan	Missing Middle Housing Program	Grant Program	Up to 120% AMI	The Missing Middle Housing program ("MMHP") is a housing production program designed to address the lack of attainable housing, particularly for households in the 60%-120% Area Median Income (AMI). The MMHP seeks to increase the supply of workforce housing and these grant funds help by defraying the cost of construction and rehab of both rental and single-family homes. o date, a total of \$110 million in American Rescue Plan (ARP) funds from the U.S. Department of Treasury has been dedicated to the Missing Middle Housing Program, all of which was awarded during Rounds 1 and 2. MSHDA is exploring new funding sources and hope to re-open applications in the near future.	\$110 million	The Michigan State Housing Development Authority (MSHDA)	On Hold	2023	https://www.michigan.gov/mshda/developers/missing-middle	
Minnesota	Workforce Housing Development Program	Developer Financing	None	The Minnesota Workforce Housing Development Program is a competitive funding program targets small to medium-sized cities, communities or areas in Greater Minnesota with rental workforce housing needs. Funding is available to build market rate residential rental properties in communities with proven job growth and demand for workforce rental housing. Communities are required to secure funds that match one dollar for every two dollars in funding offered through this program.	\$39 million	Minnesota Housing	Implemented	2017	https://www.mnhousing.gov/rental-housing/housing-development-and-capital-programs/workforce-housing.html	

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Mississippi	<i>The Mississippi Employer - Assisted Housing Teacher Program</i>	Homebuyer Assistance	Occupation Specific	The Mississippi Employer-Assisted Housing Teacher Program is a special home loan program that is available to licensed teachers who render services in geographical areas of the state that are designated by the State Board of Education as having a critical shortage of teachers. A maximum loan amount of \$6,000 will be available to eligible teachers to assist in paying closing costs associated with the purchase of a house. Eligible teachers shall include any employee of a school board of a school district who is required by law to obtain a teacher's license from the State Board of Education and who is assigned to an instructional area of work as defined by the State Department of Education the equivalent of a minimum of three (3) normal periods per school day.	None	Mississippi Home Corporation/Mississippi Department of Education	Implemented	2020	https://www.mdek12.org/OSF/AssistedHousingTeacherProgram#:~:text=The%20Mississippi%20Employer%20Assisted%20Housing%20Teacher%20Program%20is%20a%20special,a%20critical%20shortage%20of%20teachers.
Montana	<i>Montana Community Reinvestment Plan</i>	Grant Program	Up to 140% AMI	In 2023, the Montana Legislature passed the Montana Community Reinvestment Plan Act, HB 819, with the purpose "to begin to address housing needs and offer a regional, community-based solution to creating affordable, attainable workforce housing infrastructure in the state." Section 22 of HB 819 appropriated \$1 million to the Department of Commerce to "provide planning grants to local governments and tribal governments for planning and zoning reforms to increase housing supply" and "cover administrative costs of the grant program." The Montana Department of Commerce ("Commerce") Community MT Division ("CMT") will administer the Montana Community Reinvestment Plan Act ("MCR") Planning Grant Program in accordance with these Guidelines. The Department anticipates providing at least \$1,000,000 in planning grants to eligible applicants during the current biennium (State Fiscal Years 2024 and 2025).	\$50 million	Montana Department of Commerce	Implemented	2023	https://commerce.mt.gov/About/Boards/Montana-Community-Reinvestment
Nebraska	<i>Middle Income Workforce Housing Investment Fund</i>	Grant Program	Per unit cost cap	Established under the Middle Income Workforce Housing Investment Act (LB866, 2020), the Nebraska Middle Income Workforce Housing Investment Fund (MWHF) supplies matching grants to non-profit development organizations that administer local workforce housing investment funds. MWHF funds are awarded for investment into Nebraska's older urban and higher-minority neighborhoods in Douglas, Lancaster and Sarpy counties.	\$19.25 million; Across two rounds	Nebraska Department of Economic Development	Implemented	2020	https://opportunity.nebraska.gov/programs/housing/mwhf/
Nebraska	<i>Rural Workforce Housing Fund (RWHF)</i>	Grant Program	Per unit cost cap	Signed into law in 2017 by Governor Pete Ricketts as part of the Rural Workforce Housing Investment Act (LB518), the Rural Workforce Housing Fund (RWHF) provides competitive matching grants to non-profit development organizations who administer workforce housing investment funds. The funds are invested in eligible projects to increase the supply and reduce the costs of workforce housing in Nebraska's rural communities.	\$33 million; State Budget	Nebraska Department of Economic Development	Implemented	2017	https://opportunity.nebraska.gov/programs/housing/rwhf/ & https://opportunity.nebraska.gov/programs/housing/mwhf/
Nebraska	<i>Workforce Housing Match Programs</i>	Grant Program	Up to 150%	The Nebraska Investment Finance Authority's (NIFA) Rural Workforce Housing Match Program (RWH) provides match funds to applicants for the Rural Workforce Housing Fund (RWHF). The RWHF is a program that offers competitive matching grants to non-profit organizations to help increase the supply of and reduce the cost of workforce housing in Nebraska's rural areas.	\$5 million; NIFA	Nebraska Investment Finance Authority (NIFA)	Implemented	2017	https://www.nifa.org/community-engagement/workforce-housing
Nevada	<i>No programs met the criteria for a state-level middle income housing program at the time of review.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
New Hampshire	<i>Workforce Housing Law</i>	Local Mandate	Up to 100% AMI (For-Sale)	The workforce housing ordinance requires a 25% set-aside of workforce housing units, along with a 30-year restrictive covenant for affordability. If an owner-occupied unit is not held by the owner for the full 30 years, then the 30-year restriction recommences with the new owner. An owner who remains with the home for the full 30-year time period may sell the property at full market value at the expiration of the covenant. Multi-family developments are allowed in the AR, CO-2, PZ and SI zones at a density of 12 units an acre. Within the AR and PZ zones, the maximum number of units allowed per building is limited to 12; with no limitations on units per building in the CO-2 and SI Zones. In the RA and GR zones, owner-occupied developments are allowed for up to four-unit buildings. Single-family lots can be reduced to one-third of the required minimum lot area and frontage. NH Department of Environmental Services' septic loading criteria determines allowable density.	None	New Hampshire Department of Business and Economic Affairs	Implemented	2008	https://www.nheconomy.com/investnh-housing
New Jersey	<i>Workforce Housing Program</i>	Developer Financing	Up to 120% AMI	The Workforce Housing Program (WHP) is a \$50 million program established within the Affordable Housing Production Fund. For the first time, there will be a dedicated state program to incentivize the creation of deed-restricted apartments for middle-income residents earning between 80% and 120% of Area Median Income. Further, this program will ensure that these units are being developed within municipalities with more jobs than housing units or are near public transit options, which will protect middle-income New Jerseyans from surging rents while connecting them with reliable transportation and increased job opportunities.	\$50 million; State Budget	New Jersey Housing and Mortgage Finance Agency (HMFA)	Implemented	October 2023	https://www.nj.gov/dca/hmfa/about/pressreleases/2023/approved/20231019.shtml
New Mexico	<i>The Opportunity Enterprise Housing Development Program</i>	Developer Financing	Up to 300% AMI	The Opportunity Enterprise Housing Development Program will provide low-cost financing for the development of both rental and homeownership workforce housing, as well as infrastructure financing for traditional affordable housing projects. The first round of funding will make \$30 million available, with the remainder of the \$125 million available in subsequent funding rounds	\$125 million	New Mexico Finance Authority (NMFA)	Implemented	September 2024	https://www.governor.state.nm.us/2024/09/04/governor-announces-launch-of-workforce-housing-program/
New York	<i>Middle Income Housing Program (MIHP)</i>	Developer Financing	Up to 130% AMI	The Middle Income Housing Program (MIHP) provides supplemental funding to developments that include a component of units that will be occupied by households earning up to 130 percent of Area Median Income (AMI). Resources will go to projects in areas that serve three goals: housing opportunity, revitalization, and stabilization. Outside of a Qualified Census Tract (QCT), a project must be able to achieve rents that are affordable to households with incomes of up to 80 percent AMI in order to access MIHP. Middle Income Housing Program is offered two New York State Homes and Community Renewal (NYS HCR) programs: New Construction Program (NCP) and Supportive Housing Opportunity Program (SHOP). In New York City, Westchester, Nassau, Suffolk, projects can receive up to \$140,000 per housing unit with a household income limit above 60 percent AMI and up to 130 percent AMI. In the rest of state, projects can receive up to \$95,000 per housing unit with a household income limit above 60 percent AMI and up to 130 percent AMI.	\$12 million	New York State Homes and Community Renewal	Implemented	2015	https://hcr.ny.gov/system/files/documents/2024/07/2024-hcr-middle-income-housing-program-term-sheet.pdf
New York	<i>Small Building Participation Loan Program</i>	Developer Financing	Up to 120% AMI	The Small Building Participation Loan Program, also overseen by NYS HCR, provides gap financing for qualified housing developers for projects with units affordable to households with incomes up to 120% of AMI, where the average target rent affordability does not surpass 80% of AMI. 15 This gap financing is specifically for acquisition costs, capital costs, and soft costs related to preserving, improving, or constructing rental properties with five to 50 units. The properties must be located outside of New York City. In particular, the program targets small buildings in medium-density neighborhoods with affordable rents and aims to make strategic investments in rural communities.	\$12 million	New York State Homes and Community Renewal			https://hcr.ny.gov/system/files/documents/2024/10/sbplp-oct-24-term-sheet-lender-addendum.pdf

<div>  <div>Middle Income Housing Programs</div> </div>										
State	Program Name	Program Type	AMI Level	Description	Funding	Administrator	Status	Year Established	Link	
New York	<i>Mitchell-Lama Program</i>	Incentive Package	Varies	<p>The Mitchell-Lama program has subsidized the construction of 269 developments, with over 105,000 apartments for middle-income households. In exchange for low-interest mortgage loans and real property tax exemptions, the Mitchell-Lama program limited profits and placed income limits on tenants or cooperative owners. The program also required ongoing supervision by the agency originally sponsoring the development of the project, either the New York City Department of Housing Preservation and Development (HPD) or New York State Homes and Community Renewal (HCR). Beginning in 1977 (after New York City's fiscal crisis in the 1970s), the New York City Housing Development Corporation (HDC) and the Federal Housing Administration (FHA) refinanced many of the City's Mitchell-Lama portfolio. By 1980, HDC had refinanced projects containing 29,000 units and thereby reduced New York City's debt burden.</p> <p>Developments were eligible to withdraw or buy out from the program after 20 years, upon prepayment of the mortgage, or after 35 years in the case of developments aided by loans prior to May 1, 1959. Owners may choose to buy out of the Mitchell-Lama program by prepaying the existing mortgage in order to have the ability to re-sell their projects at market rates. When owners buy out, their buildings are no longer subject to HCR or HPD Mitchell-Lama regulation, and apartments need not be kept affordable for moderate-income households (rent regulation for rental projects built before 1974 remains in effect, as do the regulatory requirements of tax relief or other programs). State agencies, including the Housing Finance Agency (HFA), Empire State Development Corporation (ESD), and HCR, have collaborated to identify State Mitchell-Lama housing companies to participate in mortgage refinancings, which generate funds for capital improvements and property upgrades.</p>	\$250 million	New York State Homes and Community Renewal	Implemented	1955	https://hcr.ny.gov/mitchell-lama-program	
New York	<i>Long Island Workforce Housing Act</i>	Local Mandate	Up to 130% AMI	The Long Island Workforce Housing Act was implemented in 2008 to make homeownership more affordable for the workforce in Nassau and Suffolk Counties. The act requires housing developers in Nassau and Suffolk Counties to set aside 10 percent of their housing units as affordable housing in approved developments with five or more units in exchange for local government authorization to exceed existing residential density maximum2 levels. Developers can build the affordable housing units in the approved development or in another development located in the local government, or can choose to pay a fee in lieu of constructing the affordable units. These fees are then used by the local government to construct affordable workforce housing, acquire land for the purpose of providing affordable workforce housing or rehabilitate structures for the purpose of providing affordable workforce housing.	None	Local governments within Nassau or Suffolk counties	Implemented	2005	https://www.nysenate.gov/legislation/laws/GMU/A1-6-A	
North Carolina	<i>No programs met the criteria for a state-level middle income housing program at the time of review.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
North Dakota	<i>Rural-Workforce Initiative to Support Housing (R-WISH)</i>	Developer Financing	Market-rate	The R-WISH pilot will support rural communities of 20,000 residents or less with construction of market rate housing for workforce when a company is locating or expanding its operations. To qualify, the community must be experiencing a period of rapid growth due to a new company locating in the community or a local company expanding by more than 10 full-time equivalent employees. Funds may be used for new multi-family and 1-4 family housing projects or the rehabilitation of existing multi-family and 1-4 family housing if it is more cost-effective than new construction.	\$10 million; Bank of North Dakota	Bank of North Dakota	Implemented	June 26, 2024	https://bnd.nd.gov/industrial-commission-approves-workforce-housing-pilot/	
North Dakota	<i>Rural Workforce Housing Grant</i>	Grant Program	None	The North Dakota Rural Workforce Housing Grant is a program designed to support the development and improvement of affordable housing options for the workforce in rural communities within North Dakota, funded primarily through state appropriations allocated by the North Dakota Department of Commerce, allowing non-profit organizations and local governments to apply for funding to develop new housing or rehabilitate existing structures to address workforce housing needs in rural areas; often including a requirement for local community and business participation to leverage the grant funds effectively.	\$20 million; State Budget	North Dakota Department of Commerce	Implemented	2023	https://www.nd.gov/living-nd/main-street-nd/rural-workforce-housing-grant	
Ohio	<i>Single-Family Tax Credit Program</i>	State Homeownership Tax Credit	Up to 120% AMI	The Single Family Tax Credit program leverages public-private partnerships to increase the inventory of affordable, single-family housing for Ohio's growing workforce. The program provides \$50 million a year for four years to fill the financing gap to develop or substantially rehabilitate housing in Ohio. Proposed projects may receive up to \$50,000 in tax credits per dwelling. The tax credits may be claimed upon completion of the project. Each dwelling in a development project must be sold to a qualified buyer who will use it as their primary residence. The sale price of the house must be affordable (i.e., no more than 30% of the qualified buyer's monthly income). Additionally, each dwelling in the project must remain affordable for 10 years after the initial sale.	\$200 million	Ohio Housing Finance Agency	Implemented		https://ohiohome.org/singlefamilytaxcredit.aspx	
Oklahoma	<i>Workforce Housing Pilot Program (WHPP)</i>	Development Fund (Financing)	60 to 120% AMI	The Oklahoma Workforce Housing Pilot Program (WHPP) was designed as a way to offer additional affordable housing options for residents in Oklahoma and Tulsa Counties. OHFA's new Workforce Housing Pilot Program is now accepting financing applications. Workforce housing benefits residents making between 60 and 120 percent of the Area Median Income. The status of the pilot is unknown.	\$8 million	Oklahoma Housing Finance Agency	Implemented	2018	https://content.govdelivery.com/accounts/OKOHFANEWS/bulletins/1f3b462	
Oregon	<i>Agriculture Workforce Housing Tax Credit</i>	State LIHTC	Occupation Specific	The Agriculture Workforce Housing Tax Credit (AWHTC) Program is designed to give a state income tax credit to investors who incur costs to construct, install, acquire, or rehabilitate agriculture workforce housing. The tax credit may be taken on 50% of the eligible costs actually paid or incurred to complete a farmworker housing project.	\$1.67 million	Oregon Housing and Community Services	Implemented	2001	https://www.oregon.gov/ohcs/development/pages/agriculture-workforce-housing.aspx	
Pennsylvania	<i>No programs met the criteria for a state-level middle income housing program at the time of review.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Rhode Island	<i>Workforce Housing Innovation Challenge</i>	Developer Financing	Up to 120% AMI	The "Workforce Housing Innovation Challenge" in Rhode Island is a loan program administered by the Rhode Island Housing agency (RIHousing) designed to financially support the development of rental housing units specifically aimed at households earning between 80% and 120% of the Area Median Income (AMI), essentially targeting middle-income earners who may struggle to afford market-rate housing but don't qualify for traditional affordable housing options; it essentially aims to increase the availability of "workforce housing" in the state.	\$15 million; Over two rounds	Rhode Island Housing	Implemented	2021	https://www.rihousing.com/wp-content/uploads/REP_Workforce-Housing_Program-Guidelines_FINAL.pdf	
South Carolina	<i>Accommodation Taxes for Workforce Housing</i>	Enabling Legislation	Up to 120% AMI	The South Carolina State Legislature enabled localities to utilize a portion of their accommodation tax revenue towards the development of workforce housing. In addition, the same legislation also enabled localities the ability to issue bonds for workforce housing.	None	Local jurisdictions	Implemented	2024	https://www.scstatehouse.gov/sess125_2023-2024/bills/284.htm	
South Dakota	<i>No programs met the criteria for a state-level middle income housing program at the time of review.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Tennessee	<i>No programs met the criteria for a state-level middle income housing program at the time of review.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A		

<div>  <div>Middle Income Housing Programs</div> </div>									
State	Program Name	Program Type	AMI Level	Description	Funding	Administrator	Status	Year Established	Link
Texas	Homes for Texas Heroes Loan Program	Homebuyer Assistance	Up to 125% of Area Median Family Income, or up to 140% in Targeted Areas	The Homes for Texas Heroes Program is a homebuyer assistance program for specific occupations in the State of Texas. The program assists the these particular professions with down payment assistance and fixed rate home loans. These professions include: Professional educators, which includes the following full-time positions in a public school district: school teachers, teacher aides, school librarians, school counselors, and school nurses; First Responders, which includes police officers, firefighters and EMS personnel; Public security officers; Veterans or active military; Correction officers and juvenile corrections officers; and, Nursing faculty and allied health faculty.	Portion of TSAHC's share (10%) of Texas' annual Private Activity Bond allocation or sale of mortgage securities	Texas State Affordable Housing Corporation	Implemented	2003	https://www.tsahc.org/homebuyers-renters/homes-for-texas-heroes-program
Texas	Home Sweet Texas Home Loan Program	Homebuyer Assistance	Up to 125% of Area Median Family Income, or up to 140% in Targeted Areas	The Home Sweet Texas Home Loan program was created in 2006 to offer homebuyer assistance to households that do not qualify for the Homes for Texas Heroes Loan Program. The program offers down payment assistance with a 30-year fixed rate mortgage from TSAHC. The income limits were increased to 125% AMFI in October 2021.	Portion of TSAHC's share (10%) of Texas' annual Private Activity Bond allocation or sale of mortgage securities	Texas State Affordable Housing Corporation	Implemented	2006	https://www.tsahc.org/homebuyers-renters/home-sweet-texas-home-loan-program
Utah	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Vermont	Rental Revolving Loan Fund (RRLF)	Developer Financing	Up to 150%	The Rental Revolving Loan Fund (RRLF) was created as part of Vermont's Housing Made for Everyone (HOME) Act, which was signed into law on June 5, 2023. The Act created RRLF to incentivize the creation and preservation of rental housing for middle-income households earning between 65%-150% of the Area Median Income (AMI). The program provides developers and builders with a subordinate loan for up to 35% of the development cost per rental unit for middle-income households.	\$10 million; State Budget	Vermont Housing Finance Agency	Implemented	2023	https://vhfa.org/rentalhousing/developers/rarif
Vermont	Middle-Income Housing Homeownership Development Program	Grant/Loan Package	Up to 150%	The Missing Middle-Income Homeownership Development Program will provide financial incentives and resources to support the construction or rehabilitation of homes for purchase by Vermont households earning 120% of the area median income (AMI) or less. The program includes two components: 1. Construction Guarantee that will provide construction loan guarantees for up to 15% of the development costs for program eligible homes. 2. Development Subsidy that provides up to 35% of development costs for program eligible homes.	\$24 million; Federal ARPA and State Budget	Vermont Housing Finance Agency	Implemented	2022	https://vhfa.org/rentalhousing/developers/middle-income-homeownership-development-program
Virginia	Economic Development Workforce Housing Incentive Pilot Program	Grant Program	Up to 120% AMI	Developed with feedback from staff of Virginia Housing and the Virginia Department of Housing and Community Development, the Economic Development Workforce Housing Incentive Pilot Program is designed to make the Commission's footprint more attractive for economic development by directly addressing a major concern of expanding employers: insufficient housing for their workforce. The program takes advantage of the Commission's ability to offer innovative solutions to the challenges Southern and Southwest Virginia are facing and will allow Commission funds to serve as a catalyst, bringing together public and private sector partners to address workforce housing needs.	\$2 million	Virginia Tobacco Region Revitalization Commission	Implemented	2024	https://revitalizeva.org/economic-development-workforce-housing-incentive-pilot-program/
Virginia	Virginia Housing Workforce Housing Investment Program	Grant/Loan Package	Up to 120% AMI	The Workforce Housing Investment Program is structured as a grant or loan subsidy program. Awards are available in regions with a recent economic development project announcements bringing in new residents requiring affordable housing options for both rental and homeownership. These include expansions of current employers as well as those new to the locality. At the completion of development, new housing units would be available and affordable to households making between 80-120% of the Area Median Income. Awards of up to \$3 million will be available to communities within a 30-minute drive of a new or expanding business where a qualified job announcement was made within the previous fiscal year. Up to \$5 million can be made available for transformational projects of 500 new jobs or more.	\$75 million, over five years	Virginia Housing	Implemented	2024	https://www.virginiahousing.com/partners/housing-partners/workforce-housing-investment-program
Virginia	Virginia Pooled Financing Program	Developer Financing	Market-rate	Virginia Resources Authority was granted the ability to finance the production or preservation of housing in 2023 through SB1401/HB1805. VRA currently finances housing development through their Virginia Pooled Financing Program (VPFP). VPFP is a general municipal pool program that provides Virginia local governments with efficient public debt market access to finance or refinance essential projects at competitive interest rates. Through the VPFP, VRA sells municipal bonds and then loans the proceeds to local governments, which benefit from VRA's strong credit ratings, competitive interest rates, and straightforward application process. The VPFP offers loan structuring flexibility, while allowing localities to finance or refinance multiple different project types through a single transaction. The VRA team manages all aspects of the bond issuance process and guides applicants to and after loan closing. There are no established income restrictions for housing developed with VRA loan funds. The preferred minimum loan amount is \$1 to \$2 million.	Based on municipal bond sales	Virginia Resources Authority	Implemented	2023	https://www.virginiaresources.gov/program/virginia-pooled-financing-program/
Washington	Multi-Family Housing Tax Exemption Program	Real estate tax-exemption	Market-rate	Begun in 1995, Washington's Multi-Family Housing Tax Exemption Program is a statewide program designed to encourage private multifamily housing development and rehabilitation to accommodate population growth. In 2021, the program was changed to focus more on affordable housing than middle-income housing. The program differs from one local jurisdiction to another but generally includes three options for exemptions. An eight-year exemption is available for market-rate housing projects that provide other public benefits. Twelve- and 20-year exemptions require a certain percentage of housing to be affordable to low- and moderate-income households.		Washington Department of Commerce	Implemented	1995	
West Virginia	Build WV Act	Incentive Package	None	Passed in the 2022 Legislative Session, the BUILD WV Act aims to assist West Virginia's growing communities in attracting much-needed housing development projects. The credit offers a State Sales and Use Tax exemption for building materials and a 10-year property value adjustment refundable tax credit to offset building costs. West Virginia is one of the fastest growing in-bound states, and the demand for new, residential properties has never been higher. The West Virginia Department of Economic Development (WVDED) oversees the program and reviews all applications. A non-refundable application fee of \$5,000 is required to apply. Projects must apply and be approved prior to the completion of construction.	\$40 million maximum approved costs for all projects in any fiscal year	West Virginia Department of Economic Development	Implemented	2022	https://westvirginia.gov/build-wv-act/
Wisconsin	Rural Affordable Workforce Housing Initiative	Developer Financing	Up to 120% AMI	WHEDA's Rural Affordable Workforce Housing Initiative is a partnership-driven effort to address complex and evolving factors that are contributing to a shortage of affordable housing in rural Wisconsin. WHEDA has committed \$10 million to the initiative, which includes: A pilot effort that will use adaptive, collaborative techniques to identify rural needs, evaluate choices, and implement scalable solutions; and Supplemental financing tools designed to overcome technical funding challenges and better serve rural communities throughout Wisconsin	\$10 million	Wisconsin Housing and Economic Development Authority	Implemented	2020	https://www.wheda.com/globalassets/documents/workforce-housing/december-2022-report-out.pdf
Wyoming	No programs met the criteria for a state-level middle income housing program at the time of review.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	