

	AMI Level <sup>2</sup> (3-Person Household)	Max Income <sup>3</sup>	Max Affordable Rent <sup>4</sup>	% of NYC Population <sup>5</sup>	
Extremely Low Income (ELI) 0-30% AMI	10% AMI	\$9,610	\$182	8.9%	27.9%
	20% AMI	\$19,220	\$422	10.6%	
	30% AMI	\$28,830	\$662	8.4%	
Very Low Income (VLI) 31-50% AMI	40% AMI	\$38,440	\$903	7.3%	13.6%
	50% AMI	\$48,050	\$1,143	6.3%	
Low Income (LI) 51-80% AMI	60% AMI	\$57,660	\$1,383	6.5%	17.1%
	70% AMI	\$67,270	\$1,623	5.7%	
	80% AMI	\$76,880	\$1,864	4.9%	
Moderate Income (MOD) 81-120% AMI	90% AMI	\$86,490	\$2,104	4.5%	15.5%
	100% AMI	\$96,100	\$2,344	4.0%	
	110% AMI	\$105,710	\$2,584	3.9%	
	120% AMI	\$115,320	\$2,825	3.0%	
Middle Income (MID) 121-160% AMI	130% AMI	\$124,930	\$3,065	2.6%	9.1%
	140% AMI	\$134,540	\$3,305	2.4%	
	150% AMI	\$144,150	\$3,545	2.0%	
	160% AMI	\$153,760	\$3,786	2.1%	
High Income <sup>1</sup> (Market Rate) 161%+ AMI	170% AMI	\$163,370	\$4,026	1.7%	16.7%
	180% AMI	\$172,980	\$4,266	1.5%	
	190% AMI	\$182,590	\$4,506	1.3%	
	200% AMI	\$192,200	\$4,747	1.2%	
	Above 200% AMI	More than \$192,200	More than \$4,747	11.2%	

# The AMI Cheat Sheet [2019]



Association for  
Neighborhood  
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## What is AMI?

AMI stands for Area Median Income. It is calculated and released every year by the U.S. Department of Housing and Urban Development (HUD).

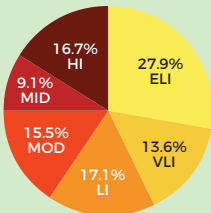
HUD defines 100% AMI as the median household income for the New York City metropolitan area. This includes the incomes of households in all five boroughs along with surrounding Westchester, Putnam, and Rockland counties.

New York City uses AMI levels to set income qualifications and rents for affordable housing.

AMI levels are calculated based on both household income and household size. AMI levels presented in this chart are for a 3-person household.

Share of NYC Population for each Income Bracket

Share of NYC Population for Each Income Bracket



ANHD's AMI Cheat Sheet is a general guide. It does not report exact rents or share of New York City population for any AMI level. Numbers used by the New York City Department of Housing Preservation and Development (HPD) to determine rents for different apartment sizes can be found at [www1.nyc.gov/site/hpd/renters/area-median-income.page](http://www1.nyc.gov/site/hpd/renters/area-median-income.page).

<sup>1</sup>High Income is not an actual affordable housing category and is used here simply for labeling purposes. HPD's highest affordable housing category is Middle Income, classified as 121-165% AMI.

<sup>2</sup>AMI levels are the upper limit of the income range; for example, 10% AMI represents 0-10% AMI and \$0-9,610.

<sup>3</sup>Income for a three-person family that corresponds to the listed AMI level. Household incomes are derived from HUD's 2019 Income Limits for the New York Metro Fair Market Rent Area.

<sup>4</sup>Maximum rents affordable to each AMI level. Rents are calculated using the 30% standard of affordability (30% of monthly income). Gross affordable rents are adjusted for some utility costs.

<sup>5</sup>Share of New York City Population is calculated using the 2017 American Community Survey (ACS) Public Use Microdata Sample (PUMS).



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