

For Your Information

What is AMI?

By Lauri Strauss

When discussing affordable housing, we often hear the term AMI. What is AMI and what does it have to do with affordable housing?

The Area Median Income (AMI) is the midpoint of the average level of income households earn in a region. Each year, the U.S. Department of Housing and Urban Development (HUD) sets the AMI for regions around the country and uses this information to determine who should be eligible for affordable housing. Because AMI is the median range, half of the households in the area will earn more than the AMI and the other half will earn less. Households that earn less than 80 percent of the AMI are considered low-income. Households that earn less than 50 percent are very low-income and those earning less than 30 percent are extremely low-income. Households that earn less than 80 percent of the AMI may be eligible to receive financial assistance for housing.

The AMI also is referred to as the Median Family Income (MFI). This HUD [report](#) takes a closer look at Georgia's income limits. In 2020, HUD determined the state's MFI to be \$72,200. That means a family of four earning \$57,570 was considered low-income, if that same family earned \$32,500 last year, they were very low-income, and \$21,650 was considered extremely low-income. The City of Atlanta also provides a chart with more details of Atlanta's AMI on page eight of this [report](#). According to the Atlanta Regional Commission and Neighborhood Nexis, Atlanta's AMI is determined by the average family income in Atlanta, Sandy Springs and Roswell, but the AMI region encompasses the 24 county area: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, and Walton.

Today, HUD defines affordable housing as your rent or mortgage not being more than 30 percent of your income. A recent [article](#) by SaportaReport's Maggie Lee explains how defining affordable is not as simple as a family's income compared to the AMI.

Sources for this article and other information on AMI:

[Atlanta Beltline: Affordable Housing: Area Median Income and What it Means](#)

[Atlanta Housing](#)

[Atlanta Regional Commission: 330°n](#)

[SaportaReport: Know Your Affordable Housing by Maggie Lee](#)



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