

What is AMI?

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

AMI stands for Area Median Income. Also referred to as Median Family Income, it 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 according to HUD's definitions. Households that earn less than 80 percent of the AMI may be eligible to receive financial assistance for housing.

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.

Click [here](#) for a chart on what the AMI means for families of different sizes in Georgia.

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](#)

[HUD: FY 2021 Income Limits Documentation System for Georgia](#)

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