

and The AMI Cheat Sheet 2021

The AMI Cheat Sheet shows maximum household incomes and rents for three-person households, using 2021 AMI calculations, and estimates the share of renter households and rent-burdened households at each AMI level in New York City.

What is AMI?

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

HUD calculates AMI levels based on multiple factors. In high-rent areas like New York, the figure is based on market rents rather than family incomes.¹

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

¹ For more information on HUD Income Limits calculations, visit huduser.gov/portal/datasets/il.html.

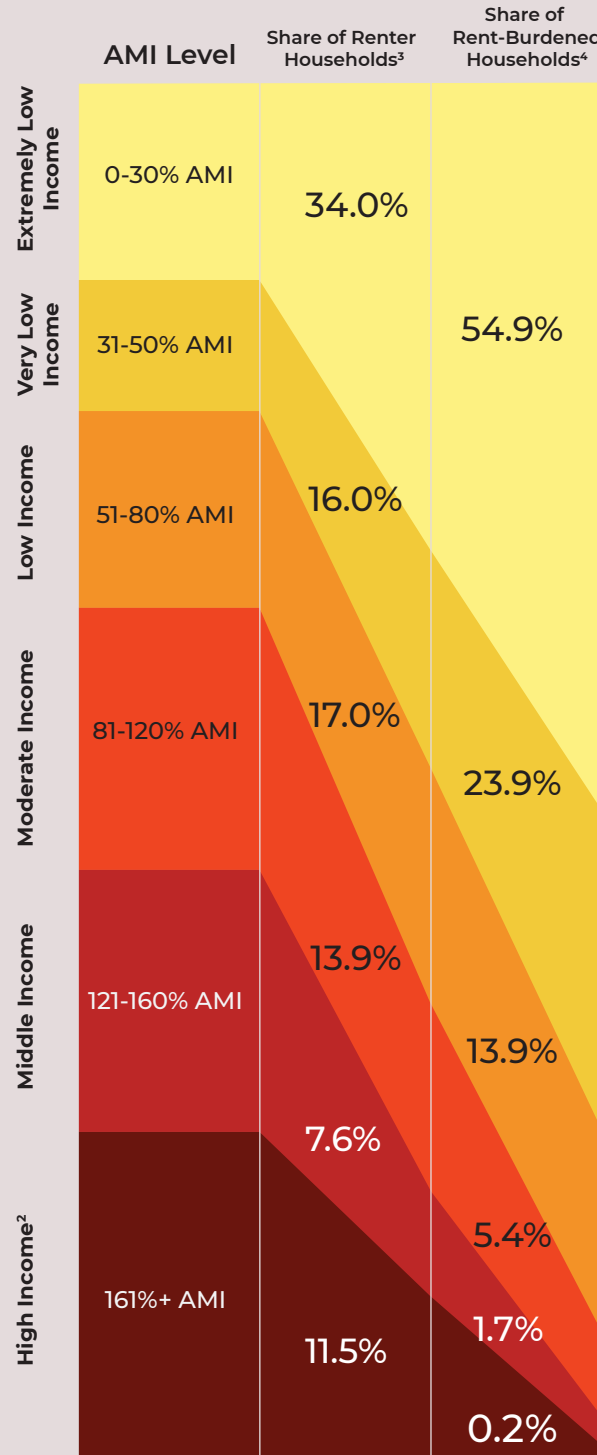
² High Income is not an actual affordable housing category and is used here simply for labeling purposes. HPD's highest affordable housing category is Middle Income, classified as 121-165% AMI.

³ Share of Renter population is calculated using the Census American Community Survey (ACS) 2019 5-year Estimates Public Use Microdata Sample (PUMS). Households are assigned an AMI level based on income and household size.

⁴ Share of Rent-Burdened Households is calculated using ACS 2019 5-Year PUMS and filtering for households that pay more than 30% of their income toward rent.

⁵ Maximum income for a three-person household that corresponds to the listed AMI level.

⁶ Maximum rents affordable to each AMI level using the 30% standard of affordability (no more than 30% of monthly income). Gross affordable rents are adjusted for some utility costs.



AMI Level	Share of Renter Households ³	Share of Rent-Burdened Households ⁴	Max Income ⁵ (3 person household)	Max Affordable Rent ⁶
10%	9.0%	13.0%	\$10,740	\$211
20%	14.8%	24.9%	\$21,480	\$479
30%	10.2%	17.1%	\$32,220	\$748
40%	8.9%	14.1%	\$42,960	\$1,106
50%	7.1%	9.8%	\$53,700	\$1,285
60%	6.2%	6.3%	\$64,440	\$1,553
70%	5.7%	4.4%	\$75,180	\$1,822
80%	5.1%	3.1%	\$85,920	\$2,090
90%	4.3%	1.9%	\$96,660	\$2,359
100%	3.8%	1.6%	\$107,400	\$2,627
110%	3.2%	1.1%	\$118,140	\$2,896
120%	2.7%	0.8%	\$128,880	\$3,164
130%	2.6%	0.9%	\$139,620	\$3,433
140%	1.7%	0.3%	\$150,360	\$3,701
150%	1.7%	0.3%	\$161,100	\$3,970
160%	1.5%	0.2%	\$171,840	\$4,238
170%	1.2%	0.1%	\$182,580	\$4,507
180%	1.1%	0.0%	\$193,320	\$4,775
190%	0.8%	0.0%	\$204,060	\$5,044
200%	0.9%	0.1%	\$214,800	\$5,312
200%+	7.5%	0.0%	More than \$214,800	More than \$5,312

Notes

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; it is an estimate based on available Census data.

Numbers used by the New York City Department of Housing Preservation and Development (HPD) to determine rents for different AMI levels and apartment sizes can be found at www1.nyc.gov/site/hpd/services-and-information/area-median-income.page

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