

AMI

Let's learn the basics of how we are financially measured.

People often think of their income in terms of hourly, weekly, or annual pay. When governments talk about what is "**affordable**" for a person or family, they often use the term Area Median Income (AMI).

Median

The exact middle point in a sorted list.

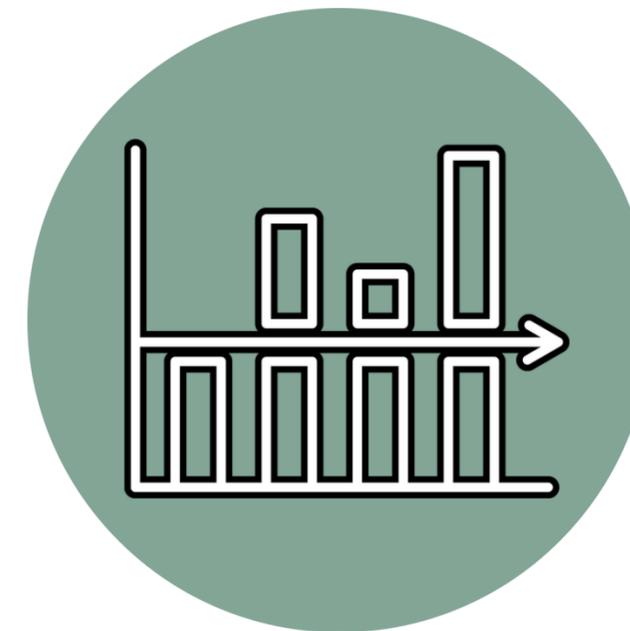


VS



Average

The sum of all values in a data list divided by the number of values



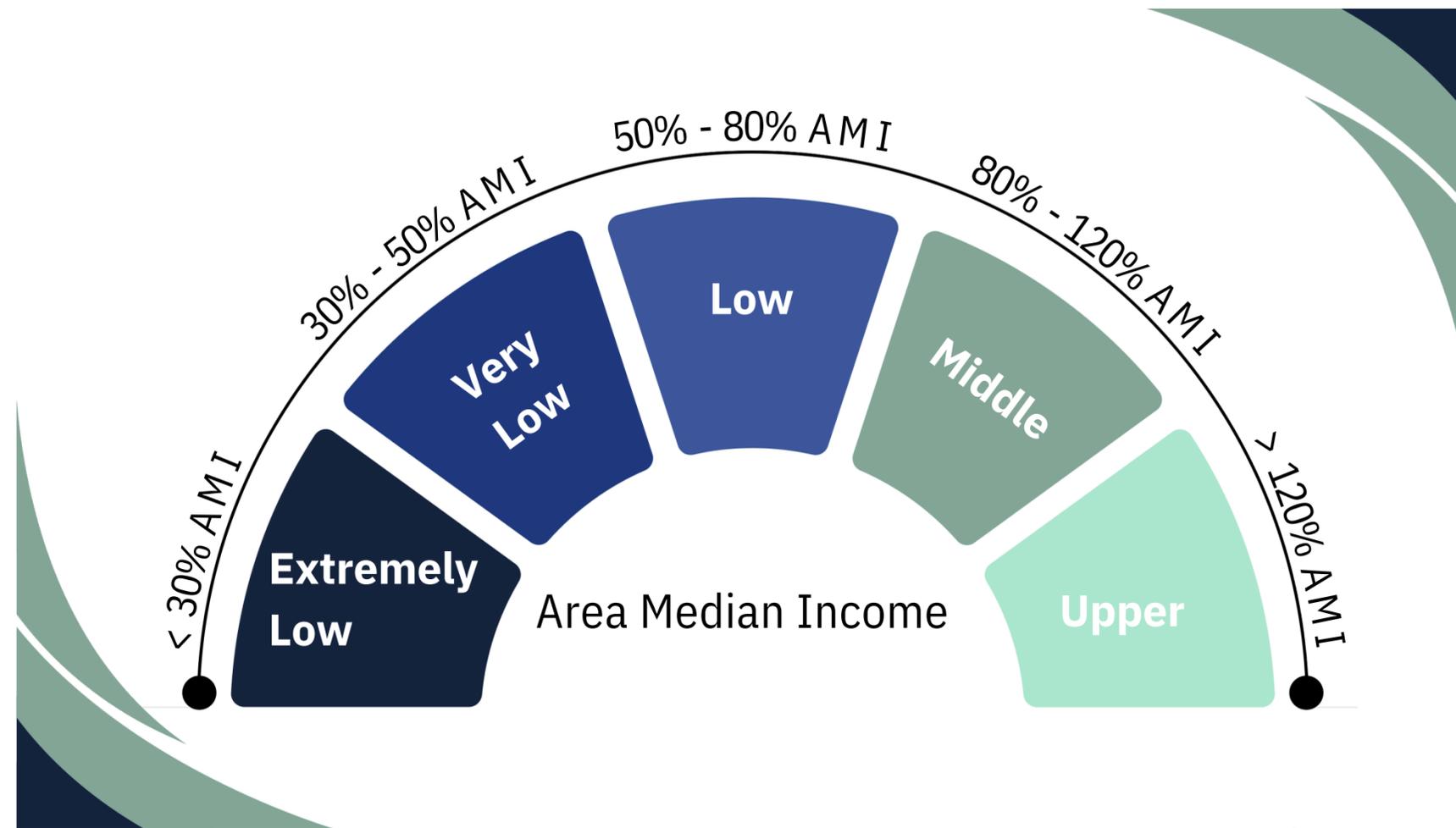
AMI

How is it calculated?

In a city AMI levels are based on your family's total income before taxes, including all sources of income, and are organized as a percentage.

Importance AMI: Knowing your AMI is important because it is used for many DPA programs. By knowing your AMI, you can find out what housing options you may qualify for.

AMI is used as a benchmark for many DPA programs.



AMI



U.S. DEPARTMENT OF HUD
STATE: MASSACHUSETTS

----- FY2025 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Amherst Town-Northampton, MA MSA								
30% LIMITS	25150	28750	32350	35900	38800	41650	44550	47400
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
60% LIMITS	50220	57360	64620	71760	77520	83280	88980	94740
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300
Barnstable Town, MA MSA								
30% LIMITS	28700	32800	36900	41000	44300	47600	50850	54150
VERY LOW INCOME	47850	54700	61550	68350	73850	79300	84800	90250
60% LIMITS	57420	65640	73860	82020	88620	95160	101760	108300
LOW INCOME	74800	85450	96150	106800	115350	123900	132450	141000
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area								
30% LIMITS	34750	39700	44650	49600	53600	57550	61550	65500
VERY LOW INCOME	57900	66200	74450	82700	89350	95950	102550	109200
60% LIMITS	69480	79440	89340	99240	107220	115140	123060	131040
LOW INCOME	92650	105850	119100	132300	142900	153500	164100	174650
Brockton, MA HUD Metro FMR Area								
30% LIMITS	27600	31550	35500	39400	42600	45750	48900	52050
VERY LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
60% LIMITS	55200	63120	70980	78840	85200	91500	97800	104100
LOW INCOME	72950	83400	93800	104200	112550	120900	129250	137550
Lawrence, MA-NH HUD Metro FMR Area								
30% LIMITS	29700	33950	38200	42400	45800	49200	52600	56000
VERY LOW INCOME	49500	56550	63600	70650	76350	82000	87650	93300
60% LIMITS	59400	67860	76320	84780	91620	98400	105180	111960
LOW INCOME	72950	83400	93800	104200	112550	120900	129250	137550
Lowell, MA HUD Metro FMR Area								
30% LIMITS	28750	32850	36950	41050	44350	47650	50950	54200
VERY LOW INCOME	47950	54800	61650	68450	73950	79450	84900	90400
60% LIMITS	57540	65760	73980	82140	88740	95340	101880	108480
LOW INCOME	73200	83650	94100	104550	112950	121300	129650	138050
Pittsfield, MA HUD Metro FMR Area								
30% LIMITS	25800	29500	33200	36850	39800	42750	45700	48650
VERY LOW INCOME	43000	49150	55300	61400	66350	71250	76150	81050
60% LIMITS	51600	58980	66360	73680	79620	85500	91380	97260
LOW INCOME	68800	78600	88450	98250	106150	114000	121850	129700
Berkshire County, MA (part) HUD Metro FMR Area								
30% LIMITS	25150	28750	32350	35900	38800	41650	44550	47400
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
60% LIMITS	50220	57360	64620	71760	77520	83280	88980	94740
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300