

Area Median Income

About Affordable Housing

The New York City Department of Housing Preservation and Development (HPD) promotes the quality and affordability of the city's housing and the strength of its many neighborhoods. HPD is responsible for carrying out [Housing New York](#), Mayor Bill de Blasio's plan to build or preserve 300,000 affordable homes by 2026.

Housing is considered affordable if it costs about one-third or less of what the people living there earn, also known as Area Median Income (AMI).

Area Median Income (AMI)

The median income for all cities across the country is defined each year by U.S. Department of Housing and Urban Development (HUD). The 2020 AMI for the New York City region is \$102,400 for a three-person family (100% AMI).

2020 New York City Area AMI

How do I use this chart?

1. Find your family size in the left column.
2. Follow that row across until you find how much your family earns per year.
3. At the top of the column where you find your family income, see the % of AMI that is associated with (or closest to) your family income.

Family Size	30% AMI	40% AMI	50% AMI	60% AMI	70% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI	130% AMI
1	\$23,880	\$31,840	\$39,800	\$47,760	\$55,720	\$63,680	\$71,640	\$79,600	\$87,560	\$95,520	\$103,480
2	\$27,300	\$36,400	\$45,500	\$54,600	\$63,700	\$72,800	\$81,900	\$91,000	\$100,100	\$109,200	\$118,300
3	\$30,720	\$40,960	\$51,200	\$61,440	\$71,680	\$81,920	\$92,160	\$102,400	\$112,640	\$122,880	\$133,120
4	\$34,110	\$45,480	\$56,850	\$68,220	\$79,590	\$90,960	\$102,330	\$113,700	\$125,070	\$136,440	\$147,810
5	\$36,840	\$49,120	\$61,400	\$73,680	\$85,960	\$98,240	\$110,520	\$122,800	\$135,080	\$147,360	\$159,640
6	\$39,570	\$52,760	\$65,950	\$79,140	\$92,330	\$105,520	\$118,710	\$131,900	\$145,090	\$158,280	\$171,470
7	\$42,300	\$56,400	\$70,500	\$84,600	\$98,700	\$112,800	\$126,900	\$141,000	\$155,100	\$169,200	\$183,300
8	\$45,030	\$60,040	\$75,050	\$90,060	\$105,070	\$120,080	\$135,090	\$150,100	\$165,110	\$180,120	\$195,130

Source: [U.S. Department of Housing and Urban Development](#)

Income Bands and Percent of AMI

Income Band	Percent of AMI
Extremely Low-Income	0-30%
Very Low-Income	31-50%
Low-Income	51-80%
Moderate-Income	81-120%
Middle-Income	120-165%

2020 New York City Area Affordable Monthly Rents

How do I use this chart?

1. Find your percent of AMI in the chart above.
2. Locate your percent of AMI in this chart to see how much rent is considered affordable for each apartment size listed in the column under "Unit Size."

Unit Size	30% AMI	40% AMI	50% AMI	60% AMI	70% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI	130% AMI	165% AMI
Studio	\$397	\$567	\$738	\$909	\$1,080	\$1,250	\$1,472	\$1,643	\$1,814	\$1,985	\$2,155	\$2,753
One-bedroom	\$503	\$717	\$930	\$1,143	\$1,356	\$1,570	\$1,847	\$2,060	\$2,273	\$2,487	\$2,700	\$3,446
Two-bedroom	\$598	\$854	\$1,110	\$1,366	\$1,622	\$1,878	\$2,211	\$2,467	\$2,723	\$2,979	\$3,235	\$4,131
Three-bedroom	\$683	\$978	\$1,274	\$1,570	\$1,865	\$2,161	\$2,545	\$2,841	\$3,136	\$3,432	\$3,728	\$4,762

*Assumes tenant pays electricity, no electric stove. Rents are approximate and have been calculated at 30% of annual gross income of the target AMI. For low-income bands, rents are based on 30% of 27%, 37%, 47%, 57%, 67%, and 77% of AMI. All rents are subject to program requirements.

Note: Refer to [421-a](#), [HOME/LIHTC](#), program [term sheets](#), or unit advertisements for more specific information. You can also see if you qualify for the Housing Connect Lottery in general, by taking a look at [eligible income levels by household size](#).