

Calculating Your Area Median Income (AMI)

The area median income is the midpoint of a region's income distribution, meaning that half of households in a region earn more than the median and half earn less than the median. Habitat for Humanity will use the Area Median Income to determine if you are eligible for the program.

Let's calculate your Income!

First, let's look at your *gross income*. List all your household's sources of employment below then add them all together to get your Gross Monthly and Yearly Employment Income.

Household Employment	Hourly rate	Hours per week	Weeks in month (4)	Gross monthly income	Months in a year (12)	Gross yearly employment Income
Ex: Home Depot	\$18.00 x	35 x	4 x	\$2,520 x	12 =	\$30,240
	x	x	x	x	=	
	x	x	x	x	=	
	x	x	x	x	=	
	x	x	x	x	=	
Gross Monthly Employment					Gross Yearly Employment	

Next, list your *award income* (SSI, child support, adoption, retirement, etc.), then add them all together to get your Gross Monthly and Yearly Awards Income.

Source	Monthly Amount	Months in a year	Gross yearly award income
Ex. SSI	\$900 x	12 =	\$10,800
	x	=	
	x	=	
	x	=	
	x	=	
Gross Monthly Awards		Gross Yearly Awards	

Finally, add your employment and award income together for the month and the year.

	Gross Employment	Gross Awards	Total Gross Income
Month			
Year			

Now let's find your AMI!

First, circle the income that relates to your household size.

1 Person	2 People	3 People	4 People	5 People	6 People
\$60,500	\$69,200	\$77,800	\$86,400	\$93,400	\$100,300

Next, compare your income to the Area Median Income

Total Gross Yearly Income	Circled income from above chart	Your AMI
	÷	X 100