



# Understanding AMI

## Local Area Median Income

Area Median Income (AMI) is the household income for the median — or middle — household in a region. The US Department of and Urban Development (HUD) publishes this data annually for regions; data varies by household size. The California Department of Housing and Community Development (HCD) makes minor adjustments based on regional factors to these numbers prior to publishing. Exact household AMI is determined by county and household size.

### Annual Incomes by AMI for Nevada County Residents (2020)

INCOME LEVEL	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON
<b>Extremely Low</b> (up to 30% AMI)	\$18,100	\$20,650	\$23,250	\$26,200	\$30,680
<b>Very Low</b> (up to 50% AMI)	\$30,100	\$34,400	\$38,700	\$43,000	\$46,450
<b>Low</b> (up to 80% AMI)	\$48,200	\$55,050	\$61,950	\$68,800	\$74,350
<b>Median</b> (up to 100% AMI)	\$64,700	\$73,900	\$83,150	<b>\$92,400</b>	\$99,800
<b>Moderate</b> (up to 120% AMI)	\$77,650	\$88,700	\$99,800	\$110,900	\$119,750
<b>Upper Middle</b> (up to 170% AMI)	\$109,990	\$125,630	\$141,355	\$157,080	\$169,660
<b>Upper Middle</b> (up to 195% AMI)	\$126,165	\$144,105	\$162,143	\$180,180	\$194,610

**\$92,400**  
Nevada County  
2020 AMI

### Annual Incomes by AMI for Placer County Residents (2020)

INCOME LEVEL	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON
<b>Extremely Low</b> (up to 30% AMI)	\$18,150	\$20,750	\$23,350	\$26,200	\$30,680
<b>Very Low</b> (up to 50% AMI)	\$30,250	\$34,550	\$38,850	\$43,150	\$46,650
<b>Low</b> (up to 80% AMI)	\$48,350	\$55,250	\$62,150	\$69,050	\$74,600
<b>Median</b> (up to 100% AMI)	\$60,400	\$69,050	\$77,650	<b>\$86,300</b>	\$93,200
<b>Moderate</b> (up to 120% AMI)	\$72,500	\$82,850	\$93,200	\$103,550	\$111,850
<b>Upper Middle</b> (up to 170% AMI)	\$102,680	\$117,385	\$132,005	\$146,710	\$158,440
<b>Upper Middle</b> (up to 195% AMI)	\$117,780	\$134,648	\$151,418	\$168,285	\$181,740

**\$86,300**  
Placer County  
2020 AMI