



Portage Area Median Income (AMI) From Michigan State Housing Development Authority

May 15, 2023

Annual Income	1 Person	2 Person	3 Person	4 Person	5 Person		
20%	\$12,840	\$14,680	\$16,520	\$19,820	\$21,280	EXTREMELY LOW INCOME	
25%	\$16,050	\$18,350	\$20,650	\$22,925	\$24,775	EXTREMELY LOW INCOME	
30%	\$19,260	\$22,020	\$24,780	\$27,510	\$29,730	EXTREMELY LOW INCOME	
35%	\$22,470	\$25,690	\$28,910	\$32,095	\$34,685	LOW INCOME	
40%	\$25,680	\$29,360	\$33,040	\$36,680	\$39,640	LOW INCOME	
45%	\$28,890	\$33,030	\$37,170	\$41,265	\$44,595	LOW INCOME	
50%	\$32,100	\$36,700	\$41,300	\$45,850	\$49,550	LOW INCOME	
55%	\$35,310	\$40,370	\$45,430	\$50,435	\$54,505	MODERATE INCOME	
60%	\$38,520	\$44,040	\$49,560	\$55,020	\$59,460	MODERATE INCOME	
70%	\$44,940	\$51,380	\$57,820	\$64,190	\$69,370	MODERATE INCOME	
80%	\$51,360	\$58,720	\$66,080	\$73,360	\$79,280	MIDDLE INCOME	WORKFORCE HOUSING
100%	\$64,200	\$73,400	\$82,600	\$91,700	\$99,100	MIDDLE INCOME	
120%	\$77,040	\$88,080	\$99,120	\$110,040	\$118,920	MIDDLE INCOME	
125%	\$80,250	\$91,750	\$103,250	\$114,625	\$123,875		
140%	\$89,880	\$102,760	\$115,640	\$128,380	\$138,740		
150%	\$96,300	\$110,100	\$123,900	\$137,550	\$148,650		

HUD/MSHDA Definitions

EXTREMELY LOW INCOME: Those with incomes at or below 30 percent of the area median income. Department of Housing and Urban Development (HUD) programs use “area median incomes” calculated based on local family incomes, with adjustments for household size.

LOW INCOME: Households whose incomes do not exceed 50 percent of the median area income, as determined by HUD, with adjustments for smaller and larger families.

MODERATE INCOME: Households whose combined income does not exceed 80 percent of the area median income.

MIDDLE INCOME: Households with a combined income between 80 and 120% area median income.

RENT LIMITS AND INCOME LIMITS: These are calculated annually using American Community Survey data and Consumer Price Index. The 2023 AMI and Rent Limits are based on the 2021 ACS data.

AFFORDABLE HOUSING: In general, housing for which the occupant(s) pays no more than 30% of his or her gross monthly income for all housing costs including utilities.

WORKFORCE HOUSING: Housing units rented or sold to households whose incomes are between 80% and 120% of the area median income.