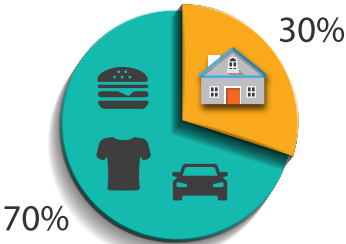


# What does *Affordable Housing* mean in Jersey City?

Jersey City creates affordable housing opportunities for households at a wide range of sizes and income levels.

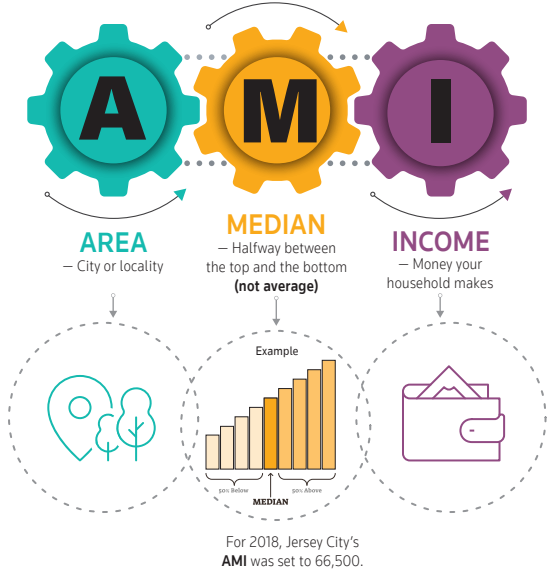
## What is affordable housing?

The government says housing is “affordable” if a family spends no more than 30% of their income to live there.



## What is AMI?

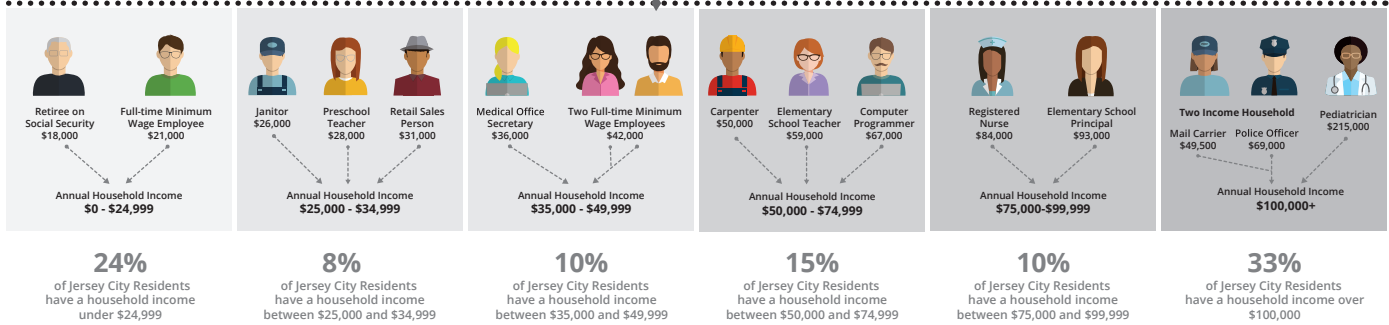
AMI is a number created by the federal government to help understand who is eligible for different kinds of housing opportunity.



## In 2019, Jersey City's AMI is \$70,600

Jersey City's income breaks down like this:

\$70,600



Affordable housing comes in a lot of different forms, each governed by different rules. Here are some commonly used terms to help you navigate the process.

### Public Housing

Who qualifies:  
≤30% AMI

What does it mean:  
Locally managed rental housing for low-income families, the elderly, and persons with disabilities.

### Low Income Housing

Who qualifies:  
30%-80% AMI

What does it mean:  
Private, state or federally operated residences for or families with low annual individuals or families with household income. These are low annual household income.

Public and Section 8 housing programs are These programs are Public managed by HUD.

### Affordable Housing

Who qualifies:  
30% AMI

What does it mean:  
Housing for those with a median household income or lower than median household income.

### Workforce Housing

Who qualifies:  
60% to 100% of AMI

What does it mean:  
A concept that provides in communities where the housing for the community workforce (firefighters, teachers, law enforcement) who are overqualified for affordable housing but can't afford the average market-rate home.

### Market Rate Housing

Who qualifies:  
≥ 30% AMI

What does it mean:  
Housing advertised in a competitive and open market.