

## The journey from housing to home: Who qualifies for affordable housing?

As a housing advocate, the question that I have heard most often is, “Who qualifies for affordable housing?”. Unfortunately, the answer often is, “Well, it’s complicated...” Affordable housing is developed under intertwined state, local and federal regulations. Thus, the complexity. This article will explore the income levels that determine which households qualify for an affordable housing unit, as well as the mechanism used to set those income levels.

The federal government keeps track of income levels through census data, dividing each state into regions and a median income and establishing a median income for that region. The communities of Newburyport, Salisbury, Amesbury and Newbury are part of the Boston region, where the median income for a 4-person household is \$148,400. This figure is known in the affordable housing world as AMI – Area Median Income. The AMI is used to determine if a household qualifies for affordable housing.

In order to qualify, the household incomes must be lower than the AMI. Typically, an affordable income is 80% of the median however, there are various levels of affordable incomes ranging from incomes at 80% of median (moderate income) to 50% of median (low income) to 30% of median (very low income). With those percentages in mind, the following are the annual income levels for a 4-person household at the three levels that the federal government has defined for the Boston area: (1)

- Moderate income - 80% of median - \$118,500
- Low income - 50% of median - \$74,200
- Very low income - 30% of median - \$44,500

At first glance, these incomes seem very high, especially when you consider the salaries for minimum wage workers, for seniors or for various professions:

- Minimum wage income - \$31,200
- Average teacher salary Newburyport - \$89,540 (2)
- Delivery Drivers - \$46,800 (3)
- Waitstaff - \$49,000 (4)
- Average Social Security Income - \$22,000 (5)

If we look around at our neighbors or friends and those who provide the services in our community, we realize how many of us qualify for affordable housing. These salaries demonstrate why so many of our teachers, waitstaff and delivery drivers and many others who service our community cannot afford to live here and are forced to commute long distances to the workplace. Many seniors trying to survive on social security benefits alone are forced to sell their homes and move away from the community where they have established friends and connections. These figures bring the problem very close to home, since many of us have either

experienced a need for affordable housing or know someone who does: a friend, a neighbor, or a family member.

The next time you hear someone ask about affordable housing and who qualifies, think of your neighbors and friends and those who provide the services we need, in order for our community to enjoy a healthy, vibrant economy and social environment.

The Greater Newburyport Housing Choice Coalition is an advocacy group for more affordable housing in the communities of Newburyport, Amesbury, West Newbury, Newbury and Salisbury. If you are interested in housing and want to take part in our activities or if you simply want to learn more about the issue, please get in touch at [jmeers@ywcanewburyport.org](mailto:jmeers@ywcanewburyport.org). We are excited for you to join us on this journey from housing to home.

*My name is Judy Tymon and I am the Coordinator of the Greater Newburyport Housing Choice Coalition.*