

## 2025 SALEM, MA MEDIAN INCOME (AMI\*) CATEGORIES

AMI stands for Area Median Income. It represents the midpoint of a region's income distribution, where half the population earns more and half earns less. It is calculated by taking into account the total household incomes in an area and dividing it by the number of households.

AMI serves as a benchmark to evaluate affordability and eligibility for various housing programs, subsidies, and initiatives.

NOTE: Salem is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, so all information presented here applies to all of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

The Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area overall AMI for 2025 is \$160,900.

SLL relies on a family's Tax Return Documents, measured against the year's AMI for Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area as a means to determine eligibility for financial assistance ("fee waiver").

As a baseline, eligibility for financial assistance using AMI shall be assessed as follows:

- Families that are rejected for an external fee grant and confirm an **Acutely Low AMI** per the chart below qualify for **up to a 100% registration fee waiver.\***
- Families that are rejected for an external fee grant and confirm an **Extremely Low AMI** per the chart below qualify for **up to a 75% registration fee waiver.\***
- Families that are rejected for an external fee grant and confirm a **Very Low AMI** per the chart below qualify for **up to a 50% registration fee waiver.\***

	Number of People in Household (Dependents, including players)	2	3	4	5	6	7	8
<b>Income Level</b> (Based on 2024 tax return-Gross Income)	<b>Acutely Low (0-15% of AMI)</b>	\$19,860	\$22,335	\$24,810	\$26,805	\$28,785	\$30,765	\$32,760
	<b>Extremely Low (15-30% of AMI)</b>	\$39,700	\$44,650	\$49,600	\$53,600	\$57,550	\$61,550	\$65,500
	<b>Very Low (30-50% of AMI)</b>	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200

The information presented on this page has been sourced from the official website of the U.S. Department of Housing and Urban Development (<https://www.hud.gov>) and more specifically, ([https://www.huduser.gov/portal/datasets/il.html#2025\\_query](https://www.huduser.gov/portal/datasets/il.html#2025_query))