

# Who Qualifies for Affordable Housing?

## AMI

Affordable housing categories are based on the Area Median Income (AMI). Sammamish uses the Seattle Metro Area Median Family Income as its AMI. For 2024, this is \$147,400. For comparison, the Sammamish median household income was approximately \$239,000 in 2023.

Note that AMI is household, not individual, income. In Sammamish, almost half of households have two incomes. In King County, about 2/3 of households have two incomes.

## Categories

For affordable housing regulations, the highest category is Middle Income, from 80 to 115% of AMI, or \$118,000 to \$170,000. Sammamish does not appear to have any program in place or under discussion for people in this category.

The Low Income category is from 50 to 80% of AMI, or \$74,000 to \$118,000. This is the target for the new Sammamish Mandatory Affordable Housing regulation.

The Very Low Income category is from 30 to 50% of AMI, or \$44,000 to \$74,000. Sammamish only addresses this category in a somewhat complicated way using bonus units.

The Extremely Low Income category is below \$44,000. Households in this category will need a lot more help than just affordable housing. Implausibly, King County thinks that Sammamish should add almost 1500 housing units in this category.

## King County Incomes

\$220,000 Senior Software Engineer

\$110,000 Registered Nurse

\$110,000 Police Officer

\$100,000 Entry Software Engineer

\$85,000 Electrician

\$84,000 Fire Fighter

\$78,000 Teacher

\$68,000 Grocery Store Worker

\$65,000 Sammamish City Council

\$60,000 Maximum Social Security benefit

\$48,000 Restaurant Worker

\$45,000 House Cleaner

\$41,000 Retail Sales

\$24,000 Average Social Security benefit