

# Household Income Limits for the Inheritance Fund

Family Size	100% AMI	80% AMI
1 person	\$92,700	\$72,950
2 persons	\$106,000	\$83,400
3 persons	\$119,200	\$93,800
4 persons	\$132,400	\$104,200
5 persons	\$143,000	\$112,550
6 persons	\$153,600	\$120,900
7 persons	\$164,200	\$129,250
8 persons	\$174,800	\$137,550
9 persons	\$185,400	\$145,900
10 persons	\$196,000	\$154,200
11 persons	\$206,500	\$162,600
12 or more persons	\$217,100	\$170,900

# How is Household Income calculated in multi-generational homes?

When calculating household income, the income of all adult family members who will live in the new home must be counted.

***Example:*** Mother, Grandmother, and Adult Grandson plan to live together in a house Mother plans to buy.

All of their incomes would be included in the calculation since all are adult household members that will live in the new home—even if Mother is the only one going to be on the mortgage.

## Why use average median income (AMI)?

AMI helps make the program fair and locally relevant. It's based on income levels in your area—not national numbers—so it reflects what's affordable in your community.

It also:

- **Adjusts for family size**, so bigger households aren't unfairly excluded.
- **Focuses support on low- and moderate-income families** who need it most.
- **Uses a clear and consistent method** set by the government each year.

That way, programs like the Inheritance Fund can better serve the people most impacted by past displacement.