



Affordable Housing Definitions 2026

Affordable Housing: Housing is considered affordable if a family spends no more than 30% of their gross income to live there. This includes rent/mortgage and utilities (water, sewer, gas, trash, and electricity). As such, affordable housing differs according to family income. Typically, affordable housing references affordability for families in the middle to lower end of the income scale. However, all levels of income must have access to affordable housing.

Workforce Affordable Housing: Often, affordable and workforce housing are terms used synonymously because most low-to-moderate income families are working and need affordable housing near their employment. Income levels for this type of housing are often at 80% AMI or below.

Median Family Income (MFI): HUD estimates Median Family Income (MFI) annually for each metropolitan area and non-metropolitan county. The metropolitan area definitions are the same ones HUD uses for Fair Market Rents (except where statute requires a different configuration). HUD calculates Income Limits as a function of the area's Median Family Income (MFI). The basis for HUD's median family incomes is data from the American Community Survey, table B19113 - MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS. For Greenville County, the MFI is calculated within the Greenville – Easley – Mauldin, SC HUD Metro FMR Area.

Area Median Income (AMI): The term Area Median Income is the term used more generally in the industry particularly when assigning ranges to the MFI. If the term Area Median Income (AMI) is used in an unqualified manner, this reference is synonymous with HUD's MFI. However, if the term AMI is qualified in some way - generally percentages of AMI, or AMI adjusted for family size, then this is a reference to HUD's income limits, which are calculated as percentages of median incomes and include adjustments for families of different sizes.

2026 HUD Area Median Income Limits

Household Size	30% (Extremely Low)	50% (Very Low)	60%	80% (Low Income)
1	\$22,350	\$37,250	\$44,700	\$59,600
2	\$25,530	\$42,550	\$51,060	\$68,050
3	\$28,740	\$47,900	\$57,480	\$76,640
4	\$31,920	\$53,200	\$63,840	\$85,120
5	\$34,470	\$57,450	\$68,940	\$91,920
6	\$37,020	\$61,700	\$74,040	\$98,720
7	\$39,570	\$65,950	\$79,140	\$105,520
8	\$42,120	\$70,200	\$84,240	\$112,320

Sources: [Novogradac: Calculate rent and income limits](#)

GHF Rent Limits

% of AMI	Studio	1 Bed	2 Bed	3 Bed	4 Bed
30%	\$558	\$598	\$718	\$829	\$925
50%	\$931	\$997	\$1,197	\$1,383	\$1,542
60%	\$1,117	\$1,197	\$1,437	\$1,659	\$1,851
80%	\$1,490	\$1,596	\$1,916	\$2,213	\$2,468
FMR	\$1,166	\$1,221	\$1,339	\$1,612	\$1,943

Source: [Novogradac: Calculate rent and income limits](#)