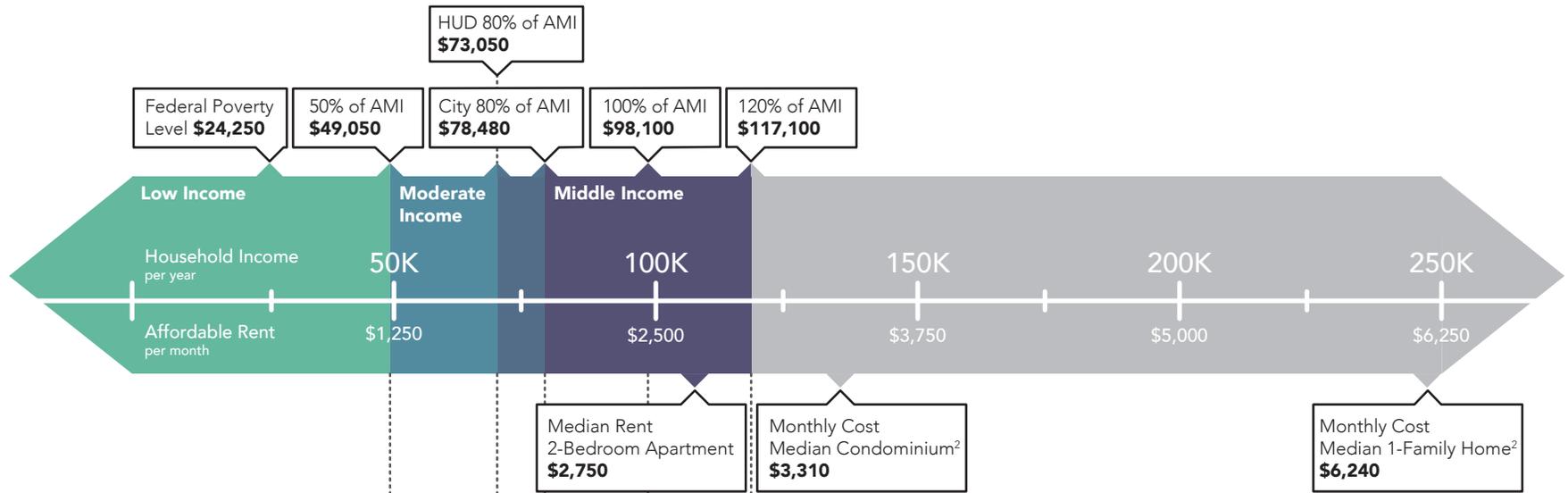


**FIGURE 3.04:**  
Affordable Housing  
and Area Median  
Income Limits (AMI)<sup>1</sup>:  
2016



**FIGURE 3.05:**  
Program Eligibility by  
Percent of AMI: 2016



**Sources, all figures:** 05/2016 Market & Affordability Analysis based on 09/2015 Median Rent, Zillow.com from 09/2016 download and 2016 Median Housing Costs, Cambridge Community Development Department analysis of Banker & Tradesman data; HUD Boston-Cambridge-Quincy MA FY16 Income Limits data set, HUD USER Portal, FY16; City 80% of AMI, Cambridge Affordable Housing Trust, FY16.  
<sup>1</sup> All median income limits assume four person household.  
<sup>2</sup> Income required estimation assumes 24% of income for mortgage, 10% down-payment, 30 year financing, 4% interest rate, private insurance, condominium fee and real estate taxes at then current residential rate.