

Indiana

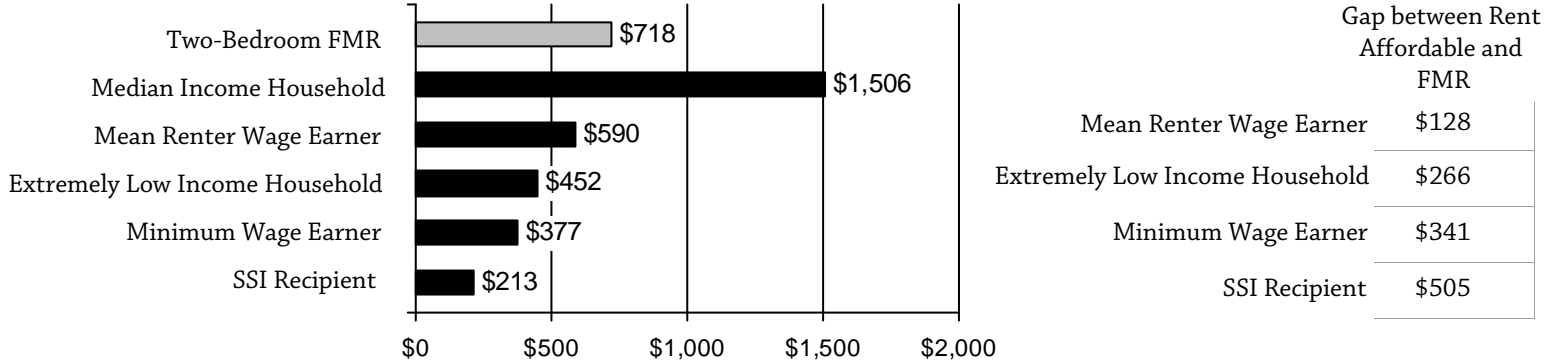
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$718. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,394 monthly or \$28,733 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.81

In Indiana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 76 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Indiana, the estimated mean (average) wage for a renter is \$11.35. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Indiana	\$13.81	\$718	\$28,733	1.9	\$60,256	\$1,506	\$18,077	\$452	714,678	29%	\$11.35	\$590	1.2
Combined Nonmetro Areas	\$12.21	\$635	\$25,402	1.7	\$55,634	\$1,391	\$16,690	\$417	129,714	24%	\$10.07	\$524	1.2
<u>Metropolitan Areas</u>													
Anderson MSA	\$12.94	\$673	\$26,920	1.8	\$55,600	\$1,390	\$16,680	\$417	13,971	27%	\$8.58	\$446	1.5
Bloomington HMFA	\$14.37	\$747	\$29,880	2.0	\$61,100	\$1,528	\$18,330	\$458	24,098	45%	\$7.95	\$413	1.8
Carroll County HMFA	\$11.90	\$619	\$24,760	1.6	\$64,200	\$1,605	\$19,260	\$482	1,706	21%	\$8.57	\$446	1.4
Cincinnati-Middleton HMFA	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	6,646	23%	\$8.60	\$447	1.7
Columbus MSA	\$14.04	\$730	\$29,200	1.9	\$62,500	\$1,563	\$18,750	\$469	8,266	28%	\$14.38	\$748	1.0
Elkhart-Goshen MSA	\$13.87	\$721	\$28,840	1.9	\$51,900	\$1,298	\$15,570	\$389	18,799	27%	\$10.64	\$553	1.3
Evansville HMFA	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	31,698	30%	\$10.77	\$560	1.3
Fort Wayne MSA	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	44,545	28%	\$10.91	\$567	1.1
Gary HMFA	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	68,737	27%	\$11.02	\$573	1.4
Gibson County HMFA	\$12.50	\$650	\$26,000	1.7	\$65,500	\$1,638	\$19,650	\$491	2,865	22%	\$11.97	\$623	1.0
Greene County HMFA	\$11.90	\$619	\$24,760	1.6	\$53,900	\$1,348	\$16,170	\$404	2,848	22%	\$6.81	\$354	1.7
Indianapolis HMFA	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	212,525	32%	\$13.57	\$705	1.1
Jasper County HMFA	\$13.42	\$698	\$27,920	1.9	\$67,900	\$1,698	\$20,370	\$509	2,697	22%	\$10.69	\$556	1.3
Kokomo MSA	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	11,433	28%	\$11.28	\$587	1.1
Lafayette HMFA	\$14.40	\$749	\$29,960	2.0	\$62,700	\$1,568	\$18,810	\$470	30,374	44%	\$10.41	\$541	1.4
Louisville HMFA	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	22,514	26%	\$8.89	\$462	1.6
Michigan City-La Porte MSA	\$14.58	\$758	\$30,320	2.0	\$59,500	\$1,488	\$17,850	\$446	10,543	25%	\$9.06	\$471	1.6
Muncie MSA	\$12.21	\$635	\$25,400	1.7	\$53,800	\$1,345	\$16,140	\$404	15,728	34%	\$8.60	\$447	1.4
Owen County HMFA	\$11.90	\$619	\$24,760	1.6	\$55,600	\$1,390	\$16,680	\$417	1,625	19%	\$10.39	\$540	1.1
Putnam County HMFA	\$12.33	\$641	\$25,640	1.7	\$63,100	\$1,578	\$18,930	\$473	2,491	20%	\$8.48	\$441	1.5
South Bend-Mishawaka HMFA	\$13.73	\$714	\$28,560	1.9	\$58,400	\$1,460	\$17,520	\$438	29,605	29%	\$11.03	\$573	1.2
Sullivan County HMFA	\$11.90	\$619	\$24,760	1.6	\$55,900	\$1,398	\$16,770	\$419	1,745	22%	\$8.24	\$428	1.4
Terre Haute HMFA	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	17,266	31%	\$9.98	\$519	1.3
Washington County HMFA	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	2,239	21%	\$7.85	\$408	1.5
<u>Counties</u>													
Adams County	\$11.90	\$619	\$24,760	1.6	\$56,400	\$1,410	\$16,920	\$423	2,496	20%	\$9.21	\$479	1.3

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allen County	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	39,965	29%	\$11.12	\$578	1.1
Bartholomew County	\$14.04	\$730	\$29,200	1.9	\$62,500	\$1,563	\$18,750	\$469	8,266	28%	\$14.38	\$748	1.0
Benton County	\$14.40	\$749	\$29,960	2.0	\$62,700	\$1,568	\$18,810	\$470	837	23%	\$9.90	\$515	1.5
Blackford County	\$11.90	\$619	\$24,760	1.6	\$50,300	\$1,258	\$15,090	\$377	1,251	24%	\$8.50	\$442	1.4
Boone County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	4,553	22%	\$8.93	\$464	1.6
Brown County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	903	15%	\$5.69	\$296	2.6
Carroll County	\$11.90	\$619	\$24,760	1.6	\$64,200	\$1,605	\$19,260	\$482	1,706	21%	\$8.57	\$446	1.4
Cass County	\$11.90	\$619	\$24,760	1.6	\$53,000	\$1,325	\$15,900	\$398	3,663	25%	\$10.06	\$523	1.2
Clark County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	12,368	29%	\$9.63	\$501	1.5
Clay County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	2,049	20%	\$8.32	\$433	1.6
Clinton County	\$12.92	\$672	\$26,880	1.8	\$61,100	\$1,528	\$18,330	\$458	3,246	27%	\$10.04	\$522	1.3
Crawford County	\$11.90	\$619	\$24,760	1.6	\$49,000	\$1,225	\$14,700	\$368	670	16%	\$6.35	\$330	1.9
Daviess County	\$11.90	\$619	\$24,760	1.6	\$57,100	\$1,428	\$17,130	\$428	2,376	22%	\$8.90	\$463	1.3
Dearborn County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	4,300	23%	\$8.97	\$466	1.6
Decatur County	\$12.31	\$640	\$25,600	1.7	\$55,600	\$1,390	\$16,680	\$417	3,068	31%	\$12.07	\$627	1.0
DeKalb County	\$11.90	\$619	\$24,760	1.6	\$58,800	\$1,470	\$17,640	\$441	3,271	20%	\$11.24	\$585	1.1
Delaware County	\$12.21	\$635	\$25,400	1.7	\$53,800	\$1,345	\$16,140	\$404	15,728	34%	\$8.60	\$447	1.4
Dubois County	\$11.90	\$619	\$24,760	1.6	\$68,300	\$1,708	\$20,490	\$512	3,569	22%	\$10.48	\$545	1.1
Elkhart County	\$13.87	\$721	\$28,840	1.9	\$51,900	\$1,298	\$15,570	\$389	18,799	27%	\$10.64	\$553	1.3
Fayette County	\$12.02	\$625	\$25,000	1.7	\$49,500	\$1,238	\$14,850	\$371	2,571	27%	\$7.34	\$382	1.6
Floyd County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	7,916	27%	\$8.69	\$452	1.6
Fountain County	\$11.90	\$619	\$24,760	1.6	\$54,900	\$1,373	\$16,470	\$412	1,371	20%	\$9.55	\$497	1.2
Franklin County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	1,716	20%	\$7.16	\$372	2.0
Fulton County	\$12.58	\$654	\$26,160	1.7	\$51,000	\$1,275	\$15,300	\$383	2,057	25%	\$9.44	\$491	1.3
Gibson County	\$12.50	\$650	\$26,000	1.7	\$65,500	\$1,638	\$19,650	\$491	2,865	22%	\$11.97	\$623	1.0
Grant County	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	8,090	30%	\$10.98	\$571	1.1
Greene County	\$11.90	\$619	\$24,760	1.6	\$53,900	\$1,348	\$16,170	\$404	2,848	22%	\$6.81	\$354	1.7
Hamilton County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	19,966	20%	\$12.14	\$631	1.2
Hancock County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	4,748	18%	\$9.01	\$468	1.6
Harrison County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	2,230	15%	\$6.20	\$322	2.3
Hendricks County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	8,880	17%	\$9.81	\$510	1.5

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Indiana	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Henry County	\$12.19	\$634	\$25,360	1.7	\$56,000	\$1,400	\$16,800	\$420	4,607	24%	\$7.93	\$412	1.5
Howard County	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	10,033	29%	\$11.31	\$588	1.1
Huntington County	\$12.12	\$630	\$25,200	1.7	\$59,100	\$1,478	\$17,730	\$443	3,014	21%	\$10.02	\$521	1.2
Jackson County	\$13.67	\$711	\$28,440	1.9	\$56,900	\$1,423	\$17,070	\$427	4,476	27%	\$10.46	\$544	1.3
Jasper County	\$13.42	\$698	\$27,920	1.9	\$67,900	\$1,698	\$20,370	\$509	2,697	22%	\$10.69	\$556	1.3
Jay County	\$11.90	\$619	\$24,760	1.6	\$50,900	\$1,273	\$15,270	\$382	1,868	23%	\$9.48	\$493	1.3
Jefferson County	\$12.04	\$626	\$25,040	1.7	\$55,600	\$1,390	\$16,680	\$417	3,724	29%	\$10.11	\$526	1.2
Jennings County	\$12.42	\$646	\$25,840	1.7	\$51,500	\$1,288	\$15,450	\$386	2,766	25%	\$12.01	\$625	1.0
Johnson County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	12,764	25%	\$8.67	\$451	1.7
Knox County	\$11.90	\$619	\$24,760	1.6	\$54,800	\$1,370	\$16,440	\$411	4,470	30%	\$8.64	\$449	1.4
Kosciusko County	\$12.52	\$651	\$26,040	1.7	\$60,200	\$1,505	\$18,060	\$452	6,829	22%	\$12.75	\$663	1.0
LaGrange County	\$13.29	\$691	\$27,640	1.8	\$57,200	\$1,430	\$17,160	\$429	2,169	18%	\$10.16	\$528	1.3
Lake County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	53,736	29%	\$11.16	\$580	1.4
LaPorte County	\$14.58	\$758	\$30,320	2.0	\$59,500	\$1,488	\$17,850	\$446	10,543	25%	\$9.06	\$471	1.6
Lawrence County	\$11.90	\$619	\$24,760	1.6	\$53,500	\$1,338	\$16,050	\$401	4,027	22%	\$8.25	\$429	1.4
Madison County	\$12.94	\$673	\$26,920	1.8	\$55,600	\$1,390	\$16,680	\$417	13,971	27%	\$8.58	\$446	1.5
Marion County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	150,459	42%	\$15.16	\$788	1.0
Marshall County	\$12.38	\$644	\$25,760	1.7	\$61,700	\$1,543	\$18,510	\$463	4,158	23%	\$10.57	\$550	1.2
Martin County	\$11.90	\$619	\$24,760	1.6	\$58,500	\$1,463	\$17,550	\$439	581	14%	\$8.82	\$459	1.3
Miami County	\$11.90	\$619	\$24,760	1.6	\$52,400	\$1,310	\$15,720	\$393	3,254	24%	\$9.24	\$481	1.3
Monroe County	\$14.37	\$747	\$29,880	2.0	\$61,100	\$1,528	\$18,330	\$458	24,098	45%	\$7.95	\$413	1.8
Montgomery County	\$12.67	\$659	\$26,360	1.7	\$59,900	\$1,498	\$17,970	\$449	3,964	27%	\$10.76	\$559	1.2
Morgan County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	5,424	21%	\$8.03	\$418	1.8
Newton County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	1,086	20%	\$9.39	\$488	1.6
Noble County	\$12.17	\$633	\$25,320	1.7	\$57,300	\$1,433	\$17,190	\$430	3,878	22%	\$10.41	\$541	1.2
Ohio County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	630	26%	\$8.66	\$450	1.6
Orange County	\$11.90	\$619	\$24,760	1.6	\$48,800	\$1,220	\$14,640	\$366	1,763	23%	\$8.24	\$428	1.4
Owen County	\$11.90	\$619	\$24,760	1.6	\$55,600	\$1,390	\$16,680	\$417	1,625	19%	\$10.39	\$540	1.1
Parke County	\$11.90	\$619	\$24,760	1.6	\$54,800	\$1,370	\$16,440	\$411	1,049	17%	\$5.92	\$308	2.0
Perry County	\$11.90	\$619	\$24,760	1.6	\$59,000	\$1,475	\$17,700	\$443	1,689	22%	\$8.27	\$430	1.4
Pike County	\$11.90	\$619	\$24,760	1.6	\$52,500	\$1,313	\$15,750	\$394	981	18%	\$15.09	\$785	0.8

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Porter County	\$15.23	\$792	\$31,680	2.1	\$61,500	\$1,538	\$18,450	\$461	13,915	23%	\$10.68	\$555	1.4
Posey County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	1,545	15%	\$8.64	\$449	1.7
Pulaski County	\$11.90	\$619	\$24,760	1.6	\$54,100	\$1,353	\$16,230	\$406	1,072	21%	\$11.16	\$580	1.1
Putnam County	\$12.33	\$641	\$25,640	1.7	\$63,100	\$1,578	\$18,930	\$473	2,491	20%	\$8.48	\$441	1.5
Randolph County	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	2,561	25%	\$9.75	\$507	1.2
Ripley County	\$13.29	\$691	\$27,640	1.8	\$60,900	\$1,523	\$18,270	\$457	2,376	22%	\$12.60	\$655	1.1
Rush County	\$11.90	\$619	\$24,760	1.6	\$56,200	\$1,405	\$16,860	\$422	1,744	26%	\$8.75	\$455	1.4
Scott County	\$12.71	\$661	\$26,440	1.8	\$49,700	\$1,243	\$14,910	\$373	2,301	25%	\$7.87	\$409	1.6
Shelby County	\$14.71	\$765	\$30,600	2.0	\$65,100	\$1,628	\$19,530	\$488	4,828	28%	\$10.55	\$548	1.4
Spencer County	\$11.90	\$619	\$24,760	1.6	\$65,200	\$1,630	\$19,560	\$489	1,327	16%	\$6.50	\$338	1.8
St. Joseph County	\$13.73	\$714	\$28,560	1.9	\$58,400	\$1,460	\$17,520	\$438	29,605	29%	\$11.03	\$573	1.2
Starke County	\$11.90	\$619	\$24,760	1.6	\$46,800	\$1,170	\$14,040	\$351	1,853	20%	\$7.68	\$399	1.6
Steuben County	\$12.88	\$670	\$26,800	1.8	\$60,700	\$1,518	\$18,210	\$455	2,975	21%	\$9.59	\$499	1.3
Sullivan County	\$11.90	\$619	\$24,760	1.6	\$55,900	\$1,398	\$16,770	\$419	1,745	22%	\$8.24	\$428	1.4
Switzerland County	\$11.90	\$619	\$24,760	1.6	\$55,000	\$1,375	\$16,500	\$413	882	21%	\$10.23	\$532	1.2
Tippecanoe County	\$14.40	\$749	\$29,960	2.0	\$62,700	\$1,568	\$18,810	\$470	29,537	45%	\$10.42	\$542	1.4
Tipton County	\$12.58	\$654	\$26,160	1.7	\$60,100	\$1,503	\$18,030	\$451	1,400	21%	\$10.98	\$571	1.1
Union County	\$11.90	\$619	\$24,760	1.6	\$52,900	\$1,323	\$15,870	\$397	645	22%	\$7.24	\$377	1.6
Vanderburgh County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	26,546	36%	\$11.22	\$584	1.3
Vermillion County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	1,487	23%	\$14.89	\$774	0.9
Vigo County	\$13.31	\$692	\$27,680	1.8	\$53,600	\$1,340	\$16,080	\$402	13,730	34%	\$9.83	\$511	1.4
Wabash County	\$12.04	\$626	\$25,040	1.7	\$56,100	\$1,403	\$16,830	\$421	3,194	25%	\$8.06	\$419	1.5
Warren County	\$11.90	\$619	\$24,760	1.6	\$61,600	\$1,540	\$18,480	\$462	705	21%	\$9.29	\$483	1.3
Warrick County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	3,607	16%	\$8.60	\$447	1.7
Washington County	\$11.90	\$619	\$24,760	1.6	\$48,400	\$1,210	\$14,520	\$363	2,239	21%	\$7.85	\$408	1.5
Wayne County	\$11.90	\$619	\$24,760	1.6	\$49,400	\$1,235	\$14,820	\$371	8,878	32%	\$9.73	\$506	1.2
Wells County	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	2,334	22%	\$9.12	\$474	1.4
White County	\$12.00	\$624	\$24,960	1.7	\$55,900	\$1,398	\$16,770	\$419	2,235	23%	\$8.87	\$461	1.4
Whitley County	\$12.42	\$646	\$25,840	1.7	\$61,900	\$1,548	\$18,570	\$464	2,246	17%	\$9.10	\$473	1.4

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.