

OHIO

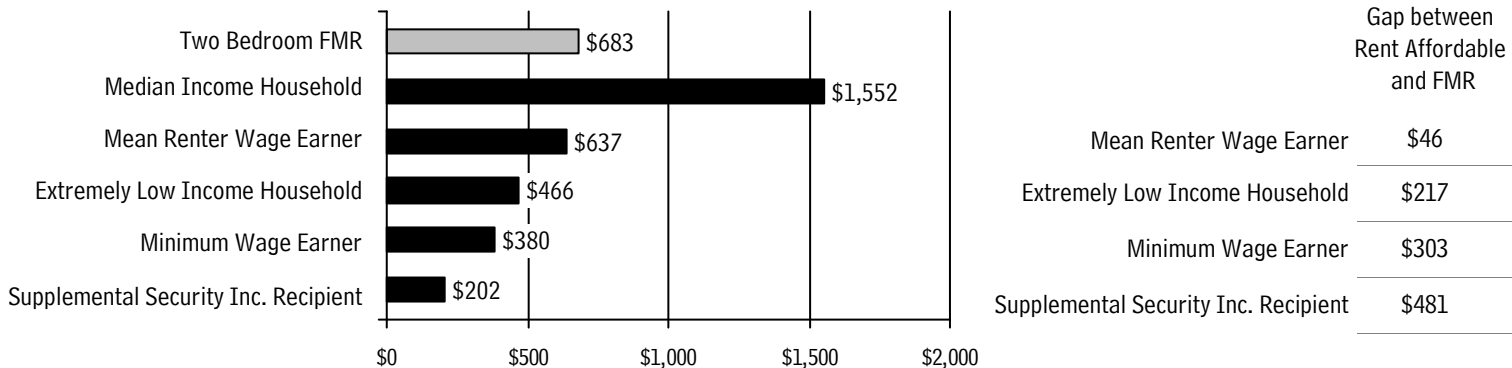
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$683. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,277 monthly or \$27,326 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.14

In Ohio, a minimum wage worker earns an hourly wage of \$7.30. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$12.24. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 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



OHIO	FY09 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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 (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) ⁵	Rent affordable at mean wage	
OHIO	\$13.14	27%	\$683	\$27,326	1.8	\$62,073	\$1,552	\$18,622	\$466	1,373,259	31%	\$12.24	\$637	1.1
COMBINED NONMETRO AREAS	\$11.58	32%	\$602	\$24,090	1.6	\$53,740	\$1,343	\$16,122	\$403	212,207	25%	\$10.47	\$544	1.1
<u>METROPOLITAN AREAS</u>														
AKRON MSA	\$14.50	30%	\$754	\$30,160	2.0	\$65,000	\$1,625	\$19,500	\$488	81,016	30%	\$11.62	\$604	1.2
BROWN COUNTY HMFA	\$11.62	32%	\$604	\$24,160	1.6	\$53,400	\$1,335	\$16,020	\$401	3,188	20%	\$8.17	\$425	1.4
CANTON-MASSILLON MSA	\$12.23	27%	\$636	\$25,440	1.7	\$57,700	\$1,443	\$17,310	\$433	43,141	27%	\$10.54	\$548	1.2
CINCINNATI-MIDDLETON HMFA	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	202,891	34%	\$13.33	\$693	1.1
CLEVELAND-ELYRIA-MENTOR MSA	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	272,287	32%	\$13.15	\$684	1.0
COLUMBUS HMFA	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	232,257	37%	\$13.76	\$716	1.0
DAYTON HMFA	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	108,401	34%	\$12.31	\$640	1.1
HUNTINGTON-ASHLAND MSA	\$11.19	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	6,221	25%	\$7.68	\$399	1.5
LIMA MSA	\$11.42	29%	\$594	\$23,760	1.6	\$56,400	\$1,410	\$16,920	\$423	11,356	28%	\$10.35	\$538	1.1
MANSFIELD MSA	\$11.54	29%	\$600	\$24,000	1.6	\$55,600	\$1,390	\$16,680	\$417	14,090	28%	\$10.32	\$537	1.1
PARKERSBURG-MARIETTA-VIENNA MSA	\$11.12	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	5,972	24%	\$10.24	\$533	1.1
PREBLE COUNTY HMFA	\$12.33	29%	\$641	\$25,640	1.7	\$58,800	\$1,470	\$17,640	\$441	3,370	21%	\$10.29	\$535	1.2
SANDUSKY MSA	\$12.65	30%	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	8,873	28%	\$10.04	\$522	1.3
SPRINGFIELD MSA	\$12.29	29%	\$639	\$25,560	1.7	\$56,800	\$1,420	\$17,040	\$426	16,158	29%	\$9.43	\$490	1.3
TOLEDO MSA	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	82,907	32%	\$11.34	\$590	1.1
UNION COUNTY HMFA	\$14.40	24%	\$749	\$29,960	2.0	\$76,800	\$1,920	\$23,040	\$576	3,228	23%	\$15.71	\$817	0.9
WEIRTON-STEUBENVILLE MSA	\$11.10	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	7,818	26%	\$10.40	\$541	1.1
WHEELING MSA	\$11.10	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	7,065	25%	\$7.80	\$406	1.4
YOUNGSTOWN-WARREN-BOARDMAN HMFA	\$11.31	25%	\$588	\$23,520	1.5	\$54,300	\$1,358	\$16,290	\$407	50,813	27%	\$10.32	\$537	1.1
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.10	55%	\$577	\$23,080	1.5	\$42,300	\$1,058	\$12,690	\$317	2,740	26%	\$9.88	\$514	1.1
ALLEN COUNTY	\$11.42	29%	\$594	\$23,760	1.6	\$56,400	\$1,410	\$16,920	\$423	11,356	28%	\$10.35	\$538	1.1
ASHLAND COUNTY	\$12.15	30%	\$632	\$25,280	1.7	\$58,400	\$1,460	\$17,520	\$438	4,760	24%	\$10.38	\$540	1.2
ASHTABULA COUNTY	\$12.10	28%	\$629	\$25,160	1.7	\$50,800	\$1,270	\$15,240	\$381	10,210	26%	\$9.47	\$492	1.3
ATHENS COUNTY	\$11.13	30%	\$579	\$23,160	1.5	\$49,800	\$1,245	\$14,940	\$374	8,905	40%	\$6.21	\$323	1.8
AUGLAIZE COUNTY	\$11.50	29%	\$598	\$23,920	1.6	\$62,800	\$1,570	\$18,840	\$471	3,840	22%	\$12.47	\$648	0.9
BELMONT COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	7,065	25%	\$7.80	\$406	1.4
BROWN COUNTY	\$11.62	32%	\$604	\$24,160	1.6	\$53,400	\$1,335	\$16,020	\$401	3,188	20%	\$8.17	\$425	1.4
BUTLER COUNTY	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	34,961	28%	\$11.68	\$608	1.2
CARROLL COUNTY	\$12.23	27%	\$636	\$25,440	1.7	\$57,700	\$1,443	\$17,310	\$433	2,222	20%	\$8.19	\$426	1.5
CHAMPAIGN COUNTY	\$11.96	30%	\$622	\$24,880	1.6	\$59,800	\$1,495	\$17,940	\$449	3,594	24%	\$10.71	\$557	1.1
CLARK COUNTY	\$12.29	29%	\$639	\$25,560	1.7	\$56,800	\$1,420	\$17,040	\$426	16,158	29%	\$9.43	\$490	1.3
CLERMONT COUNTY	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	16,660	25%	\$11.41	\$593	1.2
CLINTON COUNTY	\$11.83	29%	\$615	\$24,600	1.6	\$59,000	\$1,475	\$17,700	\$443	4,799	31%	\$13.17	\$685	0.9
COLUMBIANA COUNTY	\$11.35	29%	\$590	\$23,600	1.6	\$50,100	\$1,253	\$15,030	\$376	10,317	24%	\$8.83	\$459	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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. 5: Based on 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

OHIO

	FY09 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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 ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) ⁵	Rent affordable at mean wage	
COSHOCTON COUNTY	\$11.10	38%	\$577	\$23,080	1.5	\$51,200	\$1,280	\$15,360	\$384	3,445	24%	\$10.46	\$544	1.1
CRAWFORD COUNTY	\$11.10	35%	\$577	\$23,080	1.5	\$53,200	\$1,330	\$15,960	\$399	5,210	27%	\$9.50	\$494	1.2
CUYAHOGA COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	210,469	37%	\$14.19	\$738	0.9
DARKE COUNTY	\$11.10	32%	\$577	\$23,080	1.5	\$55,900	\$1,398	\$16,770	\$419	4,779	23%	\$10.29	\$535	1.1
DEFIANCE COUNTY	\$11.69	30%	\$608	\$24,320	1.6	\$61,200	\$1,530	\$18,360	\$459	3,084	20%	\$12.52	\$651	0.9
DELAWARE COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	7,772	20%	\$12.15	\$632	1.2
ERIE COUNTY	\$12.65	30%	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	8,873	28%	\$10.04	\$522	1.3
FAIRFIELD COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	10,799	24%	\$8.66	\$450	1.6
FAYETTE COUNTY	\$12.54	29%	\$652	\$26,080	1.7	\$53,400	\$1,335	\$16,020	\$401	3,689	33%	\$10.30	\$535	1.2
FRANKLIN COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	189,165	43%	\$14.67	\$763	1.0
FULTON COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	3,080	20%	\$11.22	\$584	1.1
GALLIA COUNTY	\$11.10	51%	\$577	\$23,080	1.5	\$44,000	\$1,100	\$13,200	\$330	3,041	25%	\$9.71	\$505	1.1
GEAUGA COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	4,016	13%	\$9.99	\$519	1.3
GREENE COUNTY	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	16,789	30%	\$10.10	\$525	1.3
GUERNSEY COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$45,800	\$1,145	\$13,740	\$344	4,284	27%	\$9.25	\$481	1.2
HAMILTON COUNTY	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	139,257	40%	\$14.34	\$746	1.0
HANCOCK COUNTY	\$12.63	30%	\$657	\$26,280	1.7	\$62,700	\$1,568	\$18,810	\$470	7,494	27%	\$11.72	\$610	1.1
HARDIN COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$54,100	\$1,353	\$16,230	\$406	3,233	27%	\$8.99	\$468	1.2
HARRISON COUNTY	\$11.10	33%	\$577	\$23,080	1.5	\$45,000	\$1,125	\$13,500	\$338	1,441	23%	\$8.56	\$445	1.3
HENRY COUNTY	\$11.29	30%	\$587	\$23,480	1.5	\$60,800	\$1,520	\$18,240	\$456	2,128	19%	\$11.49	\$598	1.0
HIGHLAND COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$50,300	\$1,258	\$15,090	\$377	3,852	25%	\$9.18	\$477	1.2
HOCKING COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$51,000	\$1,275	\$15,300	\$383	2,649	24%	\$7.14	\$371	1.6
HOLMES COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$51,100	\$1,278	\$15,330	\$383	2,614	23%	\$10.81	\$562	1.0
HURON COUNTY	\$12.08	29%	\$628	\$25,120	1.7	\$57,700	\$1,443	\$17,310	\$433	6,194	28%	\$11.17	\$581	1.1
JACKSON COUNTY	\$11.33	29%	\$589	\$23,560	1.6	\$44,200	\$1,105	\$13,260	\$332	3,300	26%	\$8.23	\$428	1.4
JEFFERSON COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	7,818	26%	\$10.40	\$541	1.1
KNOX COUNTY	\$11.87	29%	\$617	\$24,680	1.6	\$55,200	\$1,380	\$16,560	\$414	4,853	24%	\$10.94	\$569	1.1
LAKE COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	20,198	23%	\$11.90	\$619	1.1
LAWRENCE COUNTY	\$11.19	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	6,221	25%	\$7.68	\$399	1.5
LICKING COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	14,212	26%	\$9.81	\$510	1.4
LOGAN COUNTY	\$12.17	29%	\$633	\$25,320	1.7	\$57,700	\$1,443	\$17,310	\$433	4,378	24%	\$12.46	\$648	1.0
LORAIN COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	27,364	26%	\$10.01	\$521	1.3
LUCAS COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	63,360	35%	\$11.29	\$587	1.1
MADISON COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	3,788	28%	\$11.26	\$586	1.3
MAHONING COUNTY	\$11.31	25%	\$588	\$23,520	1.5	\$54,300	\$1,358	\$16,290	\$407	27,897	27%	\$8.92	\$464	1.3
MARION COUNTY	\$12.40	30%	\$645	\$25,800	1.7	\$54,200	\$1,355	\$16,260	\$407	6,666	27%	\$10.26	\$534	1.2
MEDINA COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	10,240	19%	\$9.48	\$493	1.4
MEIGS COUNTY	\$11.10	38%	\$577	\$23,080	1.5	\$40,800	\$1,020	\$12,240	\$306	1,898	21%	\$6.71	\$349	1.7
MERCER COUNTY	\$11.10	36%	\$577	\$23,080	1.5	\$61,000	\$1,525	\$18,300	\$458	2,923	20%	\$9.03	\$470	1.2
MIAMI COUNTY	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	10,637	28%	\$11.08	\$576	1.2
MONROE COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$44,600	\$1,115	\$13,380	\$335	1,160	19%	\$8.87	\$461	1.3
MONTGOMERY COUNTY	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	80,975	35%	\$12.95	\$673	1.0

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

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	FY09 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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 ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) ⁵	Rent affordable at mean wage	
MORGAN COUNTY †	\$11.10	40%	\$577	\$23,080	1.5	\$42,900	\$1,073	\$12,870	\$322	1,283	22%			
MORROW COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	2,048	18%	\$8.87	\$461	1.6
MUSKINGUM COUNTY	\$11.10	34%	\$577	\$23,080	1.5	\$50,800	\$1,270	\$15,240	\$381	8,621	27%	\$9.32	\$485	1.2
NOBLE COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$47,800	\$1,195	\$14,340	\$359	917	20%	\$8.34	\$434	1.3
OTTAWA COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	3,187	19%	\$11.84	\$616	1.1
PAULDING COUNTY	\$11.10	35%	\$577	\$23,080	1.5	\$55,800	\$1,395	\$16,740	\$419	1,253	16%	\$10.01	\$520	1.1
PERRY COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	2,577	21%	\$10.68	\$556	1.0
PICKAWAY COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	4,473	25%	\$10.14	\$527	1.4
PIKE COUNTY	\$11.13	30%	\$579	\$23,160	1.5	\$44,000	\$1,100	\$13,200	\$330	3,120	30%	\$12.31	\$640	0.9
PORTAGE COUNTY	\$14.50	30%	\$754	\$30,160	2.0	\$65,000	\$1,625	\$19,500	\$488	16,224	29%	\$9.84	\$511	1.5
PREBLE COUNTY	\$12.33	29%	\$641	\$25,640	1.7	\$58,800	\$1,470	\$17,640	\$441	3,370	21%	\$10.29	\$535	1.2
PUTNAM COUNTY	\$11.37	29%	\$591	\$23,640	1.6	\$65,400	\$1,635	\$19,620	\$491	1,943	16%	\$9.61	\$500	1.2
RICHLAND COUNTY	\$11.54	29%	\$600	\$24,000	1.6	\$55,600	\$1,390	\$16,680	\$417	14,090	28%	\$10.32	\$537	1.1
ROSS COUNTY	\$11.10	30%	\$577	\$23,080	1.5	\$52,200	\$1,305	\$15,660	\$392	7,187	26%	\$10.87	\$565	1.0
SANDUSKY COUNTY	\$11.90	29%	\$619	\$24,760	1.6	\$57,900	\$1,448	\$17,370	\$434	5,866	25%	\$11.03	\$574	1.1
SCIOTO COUNTY	\$11.10	48%	\$577	\$23,080	1.5	\$42,300	\$1,058	\$12,690	\$317	9,225	30%	\$8.50	\$442	1.3
SENECA COUNTY	\$11.13	30%	\$579	\$23,160	1.5	\$56,000	\$1,400	\$16,800	\$420	5,550	25%	\$10.13	\$527	1.1
SHELBY COUNTY	\$12.33	29%	\$641	\$25,640	1.7	\$63,400	\$1,585	\$19,020	\$476	4,509	26%	\$13.30	\$691	0.9
STARK COUNTY	\$12.23	27%	\$636	\$25,440	1.7	\$57,700	\$1,443	\$17,310	\$433	40,919	28%	\$10.63	\$553	1.2
SUMMIT COUNTY	\$14.50	30%	\$754	\$30,160	2.0	\$65,000	\$1,625	\$19,500	\$488	64,792	30%	\$11.93	\$620	1.2
TRUMBULL COUNTY	\$11.31	25%	\$588	\$23,520	1.5	\$54,300	\$1,358	\$16,290	\$407	22,916	26%	\$12.15	\$632	0.9
TUSCARAWAS COUNTY	\$11.50	29%	\$598	\$23,920	1.6	\$51,800	\$1,295	\$15,540	\$389	8,922	25%	\$9.93	\$516	1.2
UNION COUNTY	\$14.40	24%	\$749	\$29,960	2.0	\$76,800	\$1,920	\$23,040	\$576	3,228	23%	\$15.71	\$817	0.9
VAN WERT COUNTY	\$11.10	34%	\$577	\$23,080	1.5	\$56,200	\$1,405	\$16,860	\$422	2,125	18%	\$10.54	\$548	1.1
VINTON COUNTY	\$11.10	48%	\$577	\$23,080	1.5	\$42,200	\$1,055	\$12,660	\$317	1,087	22%	\$8.51	\$442	1.3
WARREN COUNTY	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	12,013	21%	\$10.90	\$567	1.3
WASHINGTON COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	5,972	24%	\$10.24	\$533	1.1
WAYNE COUNTY	\$12.69	29%	\$660	\$26,400	1.7	\$61,500	\$1,538	\$18,450	\$461	10,792	27%	\$10.70	\$556	1.2
WILLIAMS COUNTY	\$11.58	29%	\$602	\$24,080	1.6	\$56,700	\$1,418	\$17,010	\$425	3,507	23%	\$10.70	\$556	1.1
WOOD COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	13,280	29%	\$11.49	\$598	1.1
WYANDOT COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$55,500	\$1,388	\$16,650	\$416	2,243	25%	\$11.03	\$573	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).
 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. 5: Based on 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.