



# Portland Housing Bureau

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The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The 2018 Median Income for a Family of Four in the Portland-Vancouver-Hillsboro MSA is: **\$81,400**

### Median Income Percentages 2018 (effective 4/1/2018)

Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%
1	\$17,100	\$22,800	\$25,650	<b>\$28,500</b>	\$31,350	\$34,200	\$37,050	<b>\$45,600</b>	\$56,980	\$68,376
2	\$19,560	\$26,080	\$29,340	<b>\$32,600</b>	\$35,860	\$39,120	\$42,380	<b>\$52,160</b>	\$65,120	\$78,144
3	\$21,990	\$29,320	\$32,985	<b>\$36,650</b>	\$40,315	\$43,980	\$47,645	<b>\$58,640</b>	\$73,260	\$87,912
4	\$24,420	\$32,560	\$36,630	<b>\$40,700</b>	\$44,770	\$48,840	\$52,910	<b>\$65,120</b>	<b>\$81,400</b>	\$97,680
5	\$26,400	\$35,200	\$39,600	<b>\$44,000</b>	\$48,400	\$52,800	\$57,200	<b>\$70,400</b>	\$87,912	\$105,494
6	\$28,350	\$37,800	\$42,525	<b>\$47,250</b>	\$51,975	\$56,700	\$61,425	<b>\$75,600</b>	\$94,424	\$113,309
7	\$30,300	\$40,400	\$45,450	<b>\$50,500</b>	\$55,550	\$60,600	\$65,650	<b>\$80,800</b>	\$100,936	\$121,123
8	\$32,250	\$43,000	\$48,375	<b>\$53,750</b>	\$59,125	\$64,500	\$69,875	<b>\$86,000</b>	\$107,448	\$128,938

### Notes:

- (1) 2018 Income levels have increased based on HUD's calculations for the Portland-Vancouver-Hillsboro, OR-WA MSA. The income schedule above is to be used for projects that DO NOT qualify for the HERA
- (2) Because HUD no longer enforces the Hold Harmless Policy from past years, HUD determined that allowing income limits to rise or fall precipitously was not in the best interests of managing its programs. Therefore, in 2018 the maximum change that can be experienced in any area in one year is the greater of 5 percent or twice the change in national median family income from last year to this year. Portland income limits for extremely-low and very-low income were adjusted and capped. Please see HUD's Office of Policy Development & Research income limit guidelines for further explanation.
- (3) Other 2018 MFI levels are based on the 4-Person Income Limit of \$81,400. The 1-Person family Income Limit is 70% of the 4-Person Income Limit, the 2-Person family Income Limit is 80% of the 4-Person Income Limit, the 3-Person family Income Limit is 90% of the 4-Person Income Limit. Each family size larger than four (4) is calculated by an 8% increase per HH member to the 4-Person Income Limit. (i.e., 5-Person = 108%; 6-Person = 116%; 7-Person = 124%; 8-Person = 132%, and so on.
- (4) The incomes limits listed above are based on income limits published by HUD on April 1, 2018. Per Revenue Ruling 94-57, owners will have until May 15, 2018 to implement these new PHB income limits (45 days from their effective date). Please note that all definitions and explanations herein may be subject to change upon later IRS and/or HUD clarification.

**2018 Housing Affordability: Maximum Monthly Rent Including Utilities by Median Income With a Housing Burden of 30% (effective 4/1/2018)**

# of Bedrooms	Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%
0	1	\$427	\$570	\$641	\$712	\$783	\$855	\$926	\$1,140	\$1,424	\$1,709
1	1.5	\$458	\$611	\$687	\$763	\$840	\$916	\$992	\$1,222	\$1,526	\$1,831
2	3	\$549	\$733	\$824	\$916	\$1,007	\$1,099	\$1,191	\$1,466	\$1,831	\$2,197
3	4.5	\$635	\$847	\$952	\$1,058	\$1,164	\$1,270	\$1,376	\$1,694	\$2,116	\$2,539
4	6	\$708	\$945	\$1,063	\$1,181	\$1,299	\$1,417	\$1,535	\$1,890	\$2,360	\$2,832
5	7.5	\$781	\$1,042	\$1,172	\$1,303	\$1,433	\$1,563	\$1,694	\$2,085	\$2,604	\$3,125

**2018 Fair Market Rents**

Bedroom Size	FMR
SRO	\$769
0	\$1,026
1	\$1,132
2	\$1,330
3	\$1,935
4	\$2,343
5	\$2,694
6	\$3,045

**Notes:**

(1) Portland-Vancouver-Hillsboro, OR-WA MSA = Clackamas, Clark, Columbia, Multnomah, Skamania, Washington & Yamhill Counties

(2) Rents can be set below the median family income % threshold. For instance a residential unit may be restricted to households at or below 50% MFI, but have one-bedroom rents (and utilities expenses) that are below \$763/month.

(3) The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four bedroom FMR, for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedroom FMR, and the FMR for a six bedroom unit is 1.30 times the four bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero bedroom (efficiency) FMR.

(4) The rent limits listed above are based on the income limits published by HUD on April 1, 2018. Per Revenue Ruling 94-57, owners will have until May 15, 2018 to implement these new PHB rent limits (45 days from their effective date). If the gross rent floors (established at credit allocation or the project's PIS date; refer to Revenue Procedure 94-57) are higher than the current rent limits, the gross rent floors may be used. However, income limits are still based on the current applicable rate. Utility allowances must continue to be deducted from rents to achieve the maximum tenant rents allowed. Please note that all definitions and explanations herein may be subject to change upon later IRS and/or HUD clarification.